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THE TRADER

OFFICIAL PUBLICATION OF

THE CANADIAN JEWELER

VOL. L. TORONTO, JAN. 1920 No. 1

REGISTERED L TRADE MARK

Hamilton, January, 1920.

To the Jewelers of Canada:

WE WISH YOU ALL

A Happy and Prosperous New Year

We truly thank you for the abundant patronage given us last year, and accept it as a testimonial that our efforts to give satisfactory service are appreciated.

Considering the Jewelry Tax, the price of exchange, the scarcity and high cost of materials, and the other handicaps imposed on our trade, I think we all deserve credit for the advancement of business in these arduous times of reconstruction.

We look to better things this year, but in any event we propose that, to the best of our ability, our goods will be the best of their kind.

The BEST Emblem Lines—Our own and imported
The BEST Maple Leaf Lines—Tinted, Sterling and R.P.
The BEST Tie Pin Guard—The Bull Dog
The BEST Studs—The Larter
The BEST Safety Pins—The Superior
Other good things, too

Geo. H. Lees,
President

Geo. H. Lees & Co. Ltd.
HAMILTON ONTARIO.

We have been Busy

But while we have been so busy that we were late in filling some of our orders, we have kept our designers working on new ideas for 1920. You will see the benefit of this when our travelers next call on you.

It has always been our effort to show an almost entirely new line each year. 1920 will be no exception. New designs in Brooches, Necklets, Lavallieres, Tie Pins, etc., will be in evidence—also new lines in our well-known H. & A. S. goods.

G. W. Reid & Co., Ltd., Truro, N.S., are our agents in the Maritime Provinces.

H. & A. SAUNDERS, LIMITED

Makers of Jewelry that is Different

Toronto :: Ontario

The House of Quality

1883 1919

Makers of High Class

Platinum and Gold Jewelry

TRADE MARK

SAUNDERS, LORIE & Co.

LIMITED

TORONTO CANADA

"Christmas" Money

The sign of superior quality

Some people receive Christmas gifts in the form of money. Such persons usually purchase some wished-for article—very often in cut glass.

To any such customers, Clover Leaf Cut Glass will be specially acceptable.

The surprising brilliancy of its cutting; the thoroughly distinctive designs and the striking evidence of skilled workmanship compel attention and admiration.

A display of Clover Leaf Glassware will prove irresistible to many a prospective customer.

The Clover Leaf line includes vases, finger bowls, salad bowls, mayonnaise bowls, nappies, salt and pepper shakers, sugar and cream sets, butter plates and tubs, flower baskets.

Gundy-Clapperton Co. LIMITED

Albert Street - - Toronto, Ontario

W. A. Milligan Co., Limited

True happiness consists not in the multitude of friends— but in their worth and choice.

GENUINELY appreciative of your pleasant relationship in the past and with all goodwill, our entire organization join in extending a store of good wishes to you and yours for a happy and bountiful Christmas.

ALSO, the hope that each day, during the New Year, be a better one than the last—attended by harmony, prosperity and all the good things of life. No happier thought goes out to our friends throughout Canada.

"The Spirit of Achievement"

"New Year's Resolutions"

Whether one is in the habit of making New Year's resolutions or not, it is well for us all to consider this year the value of Time.

An appreciation of the value of Time and the necessity of establishing a reputation for being "Always on time" invites confidence, breeds trust, registers accomplishment, and brings success.

Let the Elgin be your guide to greater achievements.

Canadian Elgin Watch Company

LIMITED

Toronto :: Ontario

PREPARE *for* PROFITS

ARE YOU PREPARED FOR THE REPETITION OF THE RUSH OF BUSINESS JUST PASSED?

Foresight Speaks Now, Regret Speaks Too Late!

1920 REQUIREMENTS

Oak,
Mahogany
and
Walnut
Cabinets
and Tables

Also
High-grade
Jewelry
Cases,
Velvet,
Leatherette,
and Fancy
Papers

The J. Coulter Co.

of Toronto, Limited

82 Chestnut Street
(Next the Armouries)

This is a Case

for a New Year's Resolution

If you resolve to recommend to your customers throughout this year that they have their new watch fitted with a

CASHIER QUALITY

"WINGED WHEEL" CASE

you will never have cause to regret it.

Because your recommendation is backed by 35 years' reputation for unvarying high quality, perfect workmanship and beauty of design.

Because you will then have satisfied customers—your best asset.

Cashier Quality means extra quality gold-filled. Coupled with the "Winged Wheel" trade mark, it means perfection in watch case making.

You can offer a solid gold case (18 kt. or 14 kt.) or a standard quality gold filled ("Fortune") and still have the "Winged Wheel" as an assurance of perfection.

All sizes and styles are obtainable in these three grades.

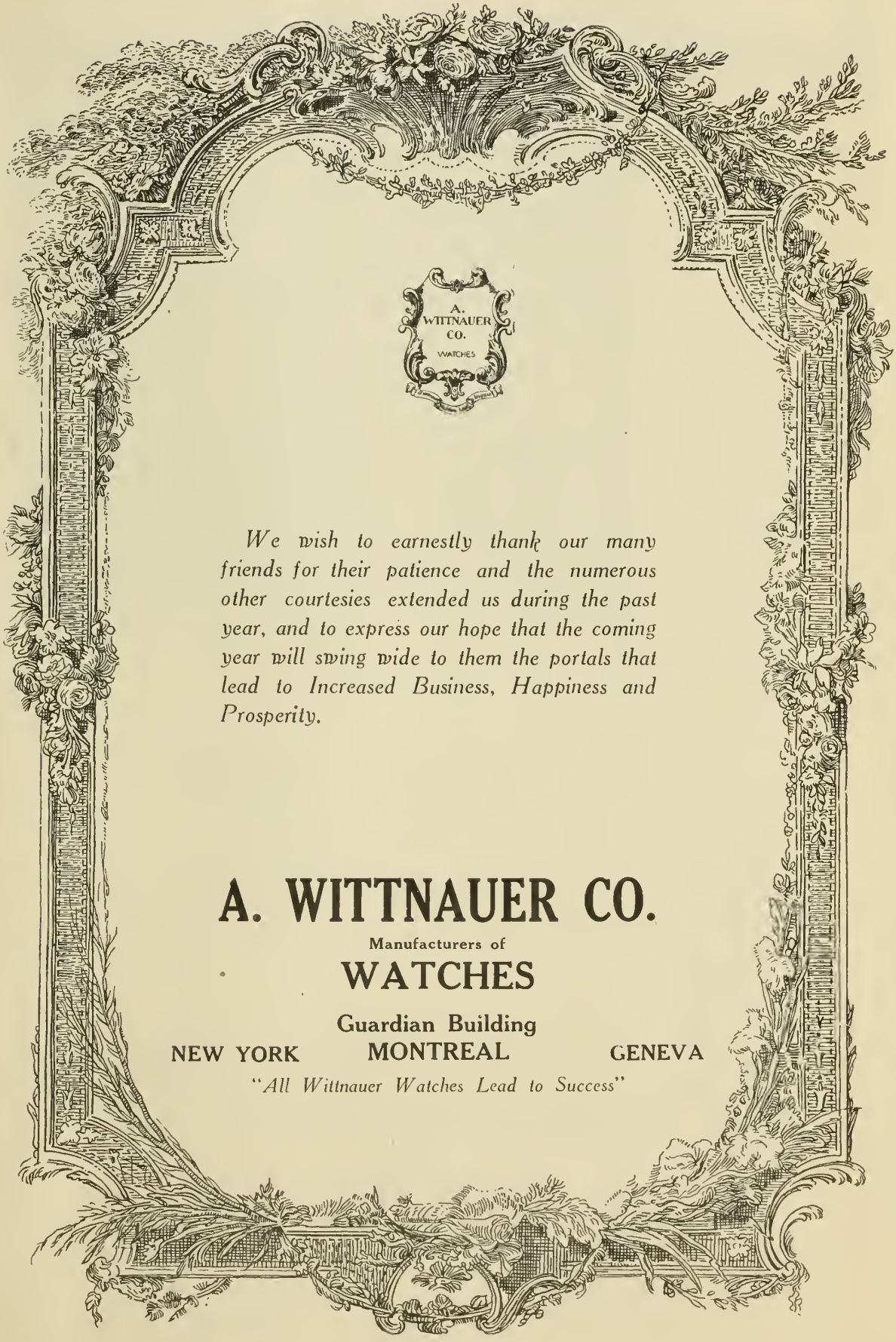
WINGED WHEEL

The Trade Mark of Quality

The American Watch Case Co.

of Toronto, Limited

511 King Street West, TORONTO



We wish to earnestly thank our many friends for their patience and the numerous other courtesies extended us during the past year, and to express our hope that the coming year will swing wide to them the portals that lead to Increased Business, Happiness and Prosperity.

A. WITTNAUER CO.

Manufacturers of

WATCHES

Guardian Building

NEW YORK MONTREAL GENEVA

"All Wittnauer Watches Lead to Success"

French Ivory Toiletware

Made in Canada

WE are pleased to announce that we have now established a factory of our own in West Toronto for the manufacturing of a complete line of French Ivory goods.

Four year's specializing in the handling of French Ivory Toiletware has clearly demonstrated to us the necessity of linking up the manufacturing end of our business with that of the selling end.

For this reason, together with the difficulty of securing enough merchandise to meet the demands of the trade, we determined to enter the field of the manufacturer.

We have been very successful in obtaining the services of a most competent and efficient foreman, and our future aim will be to turn out the best of French Ivory, thus insuring a dependable product and eliminating a certain percentage of the cost of distribution.

We take this opportunity to thank our many friends for their patronage during the past year, and to wish them all a ***Happy and Prosperous New Year.***

CARL AUSTIN & CO.

Manufacturers of French Ivory

Office and Warehouse,
357 College Street,
Toronto

Factory,
54 Kenneth Avenue,
West Toronto

Make her your customer

Her preference is for the better kind of silverware. When she isn't buying silver, her interest turns to high quality in other lines. She is a profitable customer—and loyal, too.

The appeal of high quality is stronger now than ever. Orders from our dealers prove this. Buyers seem to know exactly what they want when they ask for the 1847 Rogers Bros. brand.

There never was a better time to be identified with this well-known brand of silverplate.

MERIDEN BRITANNIA COMPANY, Ltd.
Hamilton, Ontario

1847 ROGERS BROS
SILVERWARE

The Family Plate for Seventy Years

When you want Waltham Watches, send your orders to

CANADIAN BALL WATCH CO. Ltd.

Confederation Life Bldg., WINNIPEG, MAN.

To our Friends:

With Cordial Greetings and a Hearty New Year.

Health, Peace and Prosperity be yours.

Sincerely,

The LEVY BROS. CO., Ltd.

John Sweet & Co. Ltd.

Canada's most progressive Ring Mfgs.

HAMILTON, - CANADA

Since introducing our high-class rings to the retail trade we have met an ever-increasing demand for our lines, as we make it our policy to place the interest of our customers first.

In order to increase capacities for manufacturing, we have found it necessary to remove, and will carry on our business at

92 King Street West
HAMILTON

from January, 1920.

Bear in mind that our articles are unexcelled in material, workmanship and finish, and that our prices are moderate.

Diamond, Onyx, Pearl, Cameo and Fancy Rings. Emblems and Signet Rings in 10k. and 14k. gold.

1920

A Happy and Most Prosperous Year

is our most earnest and sincere wish for all our friends among the jewelry trade.

We also desire to express our appreciation of the many courtesies and consideration displayed by our customers during the past year. Despite impending conditions then existing, we have enjoyed a year of greatly increased business, and we realize that this has been contributed to by the many kindnesses shown by our customers, whom, we trust, we have faithfully served in the year past.

These facts make our wishes all the more sincere for a year governed by PROSPERITY, and including the ensuing happiness and contentment that accompanies the most encouraging asset of business—"Prosperity."

REMINDING YOU

the name TAVANNES on a watch is a symbol of integrity.

SCHWOB BROS.

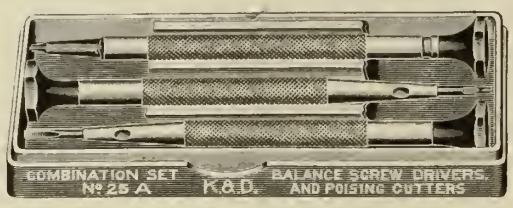
701 McGill Building - MONTREAL

General Agents, Tavannes Watch Company.

Tools of Quality

Made by Kendrick & Davis, Lebanon, N.H.

Combination Set of Balance Tools



No. 25A. Complete Set $3.45

Consists of one screwdriver for balance screws, one combination balance screwdriver and holder, one balance screw miller with double end cutter for cutting under the heads of screws.

A useful combination at less than the cost of the tools when purchased separately.

Sold in Canada by

E. & A. GUNTHER COMPANY, Limited

310 SPADINA AVE. TORONTO

V. T. F.

WATCH GLASSES

IN A CLASS BY THEMSELVES
ORIGINAL AND UNIFORM QUALITY
ABSOLUTELY MAINTAINED
NO INNOVATIONS
IF YOU WANT THEM, YOU CAN GET THEM
TAKE NO EXCUSES
ACCEPT NO SUBSTITUTES

E. & A. GUNTHER CO., LIMITED

SPADINA AVE. TORONTO

New Year Greetings

At this time it is our privilege to thank our many friends for the courtesies extended to us during the past year, and to extend to them our sincere wishes for a Happy and Prosperous New Year.

The NEW HAVEN CLOCK CO.

NEW HAVEN, CONN.

Canadian Distributors

E. & A. GUNTHER CO., LIMITED

IN CONVEYING TO YOU

Our Sincere Wishes that the Coming Year will be one Overflowing with Prosperity

We desire to express our feelings of appreciation for your patronage during the past year. This, coupled with the large increase in business transacted successfully, has made us look back at the year with feelings of keen satisfaction. Anticipating the shortage of goods on the market, we bought supplies ahead of our direct wants, therefore we are pleased to say that "We satisfied our customers by FILLING ALL ORDERS placed with us."

RESOLVED

The same satisfactory conditions will prevail during the coming year, added to by our intention to concentrate every effort toward even surpassing the average of service already attained, if such be possible.

M. MICHALSON & CO.

IMPORTERS OF

DIAMONDS, WATCHES AND JEWELLERY

Power Bldg., Craig St. West - MONTREAL

Roden Bros., Limited

Toronto - Ontario

Manufacturers

As everything points to as wonderful a year this year as the one just past, we strongly advise our friends to place both Spring and Fall orders early so as to insure a stock that will enable you to give your customers SERVICE.

Ask to See the Following New Articles

STERLING SILVER

Tall Compotes
Photo Frames
Photo Frames with ball feet
Toilet Sets, plain, E. T. & Eng.
Butter Dishes
Belt Buckles and Belts
Candlesticks
Writing Sets

DUCHESS PLATE E.P.N.S.

Tall Compotes
Casseroles, ivory handle
Pie Plates, ivory handle
Butter Dishes
Butter Dishes with cover
Belt Buckles and Belts
Candlesticks
Trivets
Spoon Trays
Teapot Stands
Hot Plate Stands

RICH CUT GLASS

Bon Bon Dishes
Syrup Jugs
Berry Bowls
Fancy Shaped Bowls
Preserve Dishes
Celery Trays
Butter Tubs with cover
Vases
Jug and Tumblers

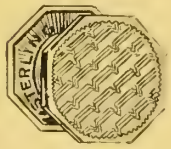
Selling Agents

The Goldsmith's Stock Co.

of Canada, Limited

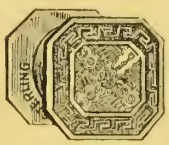
Corner Yonge and Wellington Streets - TORONTO, ONTARIO

M. 10 Iridescent Pearl centre with platinoid rim.



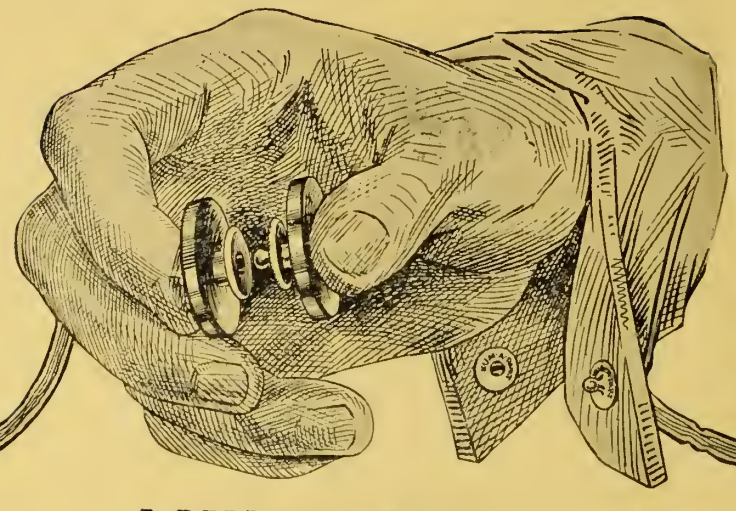
M. 11 Sterling Silver thruout, with fine engraved surface.

M. 12 Fine Cloisonne enamel on sterling silver (thruout).



M. 13. Fine Cloisonne enamel on sterling silver (thruout).

M. 14 Fine Cloisonne enamel on sterling silver (thruout).



KUM-A-PART
UFF BUTTON

We have recently made arrangements with the manufacturers to supply the jewelry trade with Kum-a-Part Kuff Buttons.

The Kum-a-Part Button backed by a tremendous advertizing campaign will be a very large and profitable item to the jewelry trade.

We will carry a large stock of pearl, enamel, sterling silver, gold filled and 10k gold buttons so that all orders will be promptly filled.

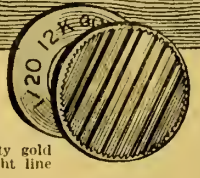
Write us for samples.

The Goldsmith Stock Co.

Sole Distributors to the Jewelry trade in Canada

The Baer & Wilde Company
IN THE CITY OF ATTLEBORO STATE OF MASSACHUSETTS

M. 15 Handsomely engraved solid gold top. Encased as illustrated.



M. 16 Fine quality gold filled. New straight line engraving.

ON this New Year we extend to our friends and customers "The Season's Greetings," expressing the wish that they may be cheerful without regret for the Past, with contentment in the Present, and with strong hope for the Future.

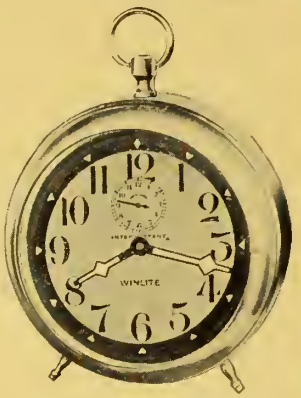
Walter J. Parry

The Goldsmiths' Company of Canada Limited.

AWAKE

To This New Opportunity

BE quick to take advantage of this new source of large and easily made profits. Be among the first dealers in Canada to gather in the dollars from the assured sales of



WINLITE-RADIUM DIAL
Intermittent alarm. One day movement, 6¾ inches high.

GILBERT

Night and Day
Radium Dial Clocks

RADIUM NINE-RADIUM DIAL
Nine day clock with automatic alarm, 7 inches high.

These are the radium clocks that "make night time plain as day" —due to the exclusively Gilbert method of concentrating the radium in small markings beside numerals, rather than thinly treating the numerals all over.

Gilbert Radium Clocks, having fine appearance, artistic dials, perfected radium treatment and inbuilt reliability, sell on sight. Several handsome models.

Obtainable from Goldsmiths Stock Company of Canada, Toronto, Ontario. Write promptly.

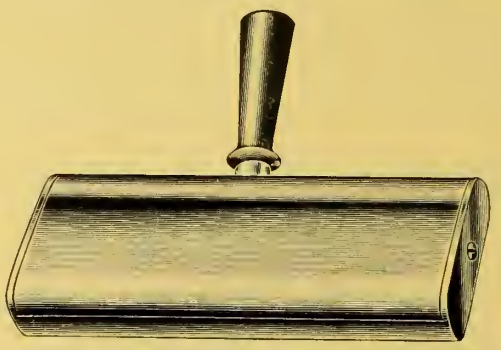
WILLIAM L. GILBERT CLOCK CO.

Dept. C.J. WINSTED — Makers of Good Clocks since 1807 at — CONNECTICUT

TWILITE-RADIUM DIAL
One day alarm clock, 6½ inches high.

Wilmort Crumb Sweeper

TRADE MARK REG. U.S. PAT. OFFICE



WILMORT success grows bigger and better. Jewelers find this utility gift a year-round trade-maker—a steady standby, always welcomed in up-to-date homes.

There are real reasons for Wilmort popularity. Six handsome models give a style-range and price-variety that multiply your selling opportunities. Graceful design, substantial construction and perfect performance are other factors that make friends for the Wilmort.

Whatever the gift occasion, whatever the style-preference of the buyer, you can offer a Wilmort model that is sure to please.

Remember, the Wilmort is THE gift for engagements, weddings, birthdays and anniversaries. And now's the time to send in your order for Spring stock. Early ordering means prompt delivery.

Get the Wilmort in your window. It will help sell itself.

For prices and full particulars, write to your jobber or to us.

The Goldsmiths Stock Company of Canada Limited.
TORONTO

The DEPARTMENT of STOREKEEPING

Mechanical "Stunts" for Christmas Windows

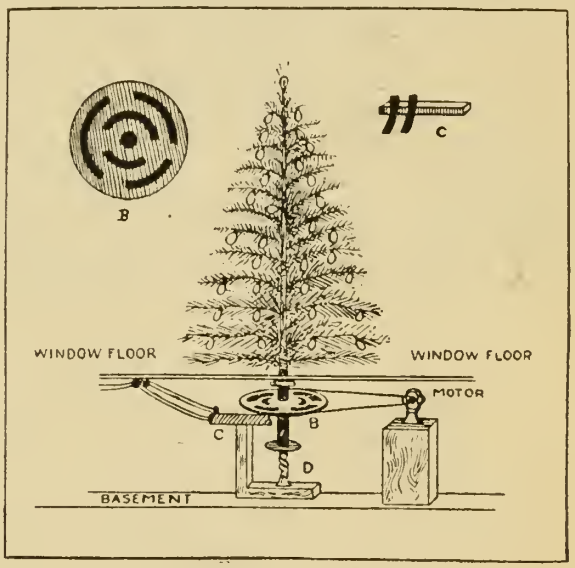
THERE are comparatively few jewelers who do not appreciate to the full the advertising value of their show window, and the large profits which accrue from giving merited attention to the displays. At no season of the year can there be any excuse for indifference to the window, but at this time there is special reason for a novel and impressive display. Holiday purchasing has now been practically completed, and the first step is to display these purchases to advantage in the store and window. As a rule, it is a poor plan to crowd a window display, better results being obtained from a neat trim with a few articles, but this rule may well be broken at the Christmas season, when it is important to impress on the public the variety of gifts which the jeweler has placed at their disposal.

To this end many devices can be used, a few of which we will decribe in detail. One of the most serviceable of these is the raised dais. Proceed in this way: Take half-inch light lumber and build a platform about one-third smaller than your window floor, using a three-inch strip on all four sides to raise it from the floor. A similar platform, somewhat smaller than the first, and also three inches high, should be placed upon the first. Continue in this manner, reducing the size of your platforms, until the last one is just large enough to support a handsome centrepiece, a vase, candelabrum, or some such display piece. Each platform should be covered with plush, velvet, satin, or whatever material you choose, but in such manner that they may be used independently or in different combinations. There is a small revolving fixture with glass shelves that makes a capital centrepiece.

Puff balls and cushions of various geometrical designs are effective devices for displaying small articles of jewelry. The cushions may take the form of crescents, stars, crosses, etc. These are made by cutting the form from cardboard, puffing one side with excelsior, hair or cotton, and neatly covering the back with some cheap material harmonizing in color with the richer covering of the face. Balls for showing hair ornaments, etc., may be made by forming a ball from tissue paper, covering it with cloth, to hold it in shape, and then puffing prettily with surah or taffeta silk. Suspend these in your windows by means of gilt cords.

We are so frequently asked as to colors in the cloth used in window trims that we repeat that the colors best adapted for jewelry and silverware are royal purple, dark cardinal, light gray, beige and ivory white. Black, in combination with white, is always effective, say a black velvet or plush background, with edgings of white china silk, puffed. Be careful not to have your background too sombre in hue. Silver shows well on a ground of some delicate tint, but best of all on creamy white. Cut glass should always be shown on white or on mirror plateaux. A small table, set with fine linen, shows cut glass effectively.

Another useful display device for the window is the revolving shelves shown in our illustration. One of our subscribers constructed one of these as follows: "I nailed a strong box to the floor under the show-window platform, fastening thereto the works of an old eight-day clock, removing all but the centre wheel, or as many as needful considering how fast we wish the fixture to revolve. I next made a tin tube, about five or six feet in length, riveting a clock key to the larger or lower end, this to be put through a hole about two inches in diameter in the window platform, the key setting down over the centre post. I then made three wheels about five feet, two and one-half feet, and one foot in diameter, with a hole in the centre



Revolving Christmas Tree.

of each for the tube to go through. These wheels can be made of any light material and can be decorated to please oneself. These revolving wheels look very handsome when they are neatly decorated with electric lights and goods displayed on them. Such a fixture in motion is quite attractive and arrests the attention of all passers-by."

Another seasonable display device is the illuminated revolving Christmas tree which may be made thus: First, secure a good-shaped tree, the size you wish to use, *A*. Then trim off the limbs at the bottom; cut a hole through the floor in the centre of window; put the bottom of tree through this hole, resting the end upon a revolving counter stool *D*. See that it is well oiled. If you have no stool, use any suitable pivot. Smooth around the tree below

The Exclusive Piccadilly Mesh Bag

A SMART modish mesh bag with a convenient vanity box containing a powder puff and mirror cleverly concealed in the frame.

For motor or shopping trips, for afternoon or evening functions the Piccadilly Mesh Bag is always good form.
Piccadilly Mesh Bags are exclusive in design and are made with latest patterns of very thin model frames. They are light and convenient and can be carried with any costume.

Made in Silver Plate, Gold Plate, Sterling Silver and 14-Karat Gold

THE patentees, Henry Wiener & Son, of 366 Fifth Avenue, New York, suggest that you ask your favorite shop for the PICCADILLY MESH BAGS. *They will be glad to show them to you.*

PICCADILLY
MESH BAGS

Advertised in
Vogue
and other women interest magazines

It is YOUR advertising. We pay for it. But it is YOURS.

YOURS to make larger, steadier, easier and more profitable sales for YOU — at YOUR counter—to YOUR trade and to customers of other jewelers where the Piccadilly Mesh Bag is not yet on sale.

Ask Your Wholesaler for the Piccadilly Bag

If your wholesaler is not in position to supply you, please be so good as to send us his name and we will at once take steps to make it easy for you to see and order Piccadilly Mesh Bags.

Piccadilly Mesh Bags are made in Silver Plate, Gold Plate, Sterling Silver and 14 karat gold.

Made in Canada for us, by Whiting & Davis, places Piccadilly Mesh Bags before the wholesale and retail trade at prices that prevail in the United States.

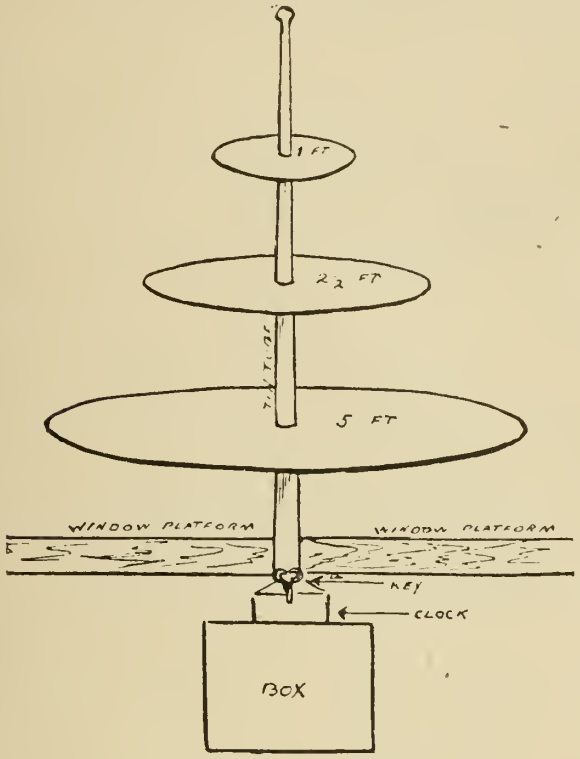
We do not sell direct to the retail trade. Ask your wholesaler; if he cannot supply you, write us and mention your wholesaler's name.

Henry Wiener & Son

366 Fifth Ave. New York

This advertisement appears in Vogue and other well known magazines

the limbs; put plenty of graphite on and nail a collar to the window floor. This will make a good bearing. Next get a split pulley, *B*, and fix around the tree. This connects with motor. If you wish to reduce the speed, make a reducer. Be careful to insulate well all connections. *C* shows block of wood with brushes attached. The strips



Revolving Shelves.

of copper nailed on pulley *B* show the contact and cut-off. You can use as many or as few lights as you wish. To color the bulbs, use pikron for glass, which comes in all colors.—*The Keystone.*

GIFTS THAT LAST

Simple Methods for Computing Interest

In figuring interest accurately, it is necessary to consider 365 days a year, but the customary rule in banks is to consider a year 360 days, and a month 30 days. A note given at three months, however, is due upon the corresponding day of the third month, while a note given at ninety days is due ninety days after date. A note dated June 10 at three months is due September 10, but if the note is given for ninety days it is due September 8.

It would not be possible to give a method of computing interest that would be best in all cases, but for the business man the banker's method is the most satisfactory and will usually answer all his requirements and save him considerable time. This method is almost universally employed in business transactions. It is applicable to almost all interest transactions, and it is rapid and accurate. The rule governing this method is as follows:

Moving the decimal point two places to the left in any principal shows at once the interest on the principal sum:

For 120 days if the rate is 3 per cent.
For 90 days if the rate is 4 per cent.
For 72 days if the rate is 5 per cent.
For 60 days if the rate is 6 per cent.
For 45 days if the rate is 8 per cent.
For 40 days if the rate is 9 per cent.
For 36 days if the rate is 10 per cent.
For 30 days if the rate is 12 per cent.

For 7 per cent., compute the result at 6 per cent. and add 1/6 to the total.

For 11 per cent., compute the result at 10 per cent. and add 1/10 to the total.

ILLUSTRATION.

Interest on $190 for 180 days at 3 per cent.:
Pointing off .....$1.90 equals int. for 120 days.
.95 equals int. for 60 days.
$2.85 equals int. for 180 days.

Interest on $190 for 60 days at 9 per cent.:
Pointing off .....$1.90 equals int. for 40 days.
.95 equals int. for 20 days.
$2.85 equals int. for 60 days.

Interest on $190 for 80 days at 6 per cent.:
Pointing off .....$1.90 equals int. for 72 days.
.21 equals int. for 8 days.
$2.11 equals int. for 80 days.

8 is 1-9 of 72. Divide 1.90 by 9 equals .21.

GIFTS THAT LAST

Largest Jewel Being Cut

The world's largest jewel, a black opal found in Nevada in 1917, has been placed in the hands of a lapidary to be cut and polished. Several tentative bds have been made for it by millionaires. The highest so far it is said was $250,000.

The opal, whose discovery was kept secret for two years and was announced only last fall, weighs 18 6-10 ounces avoirdupois, or more than one pound. In gem terminology, it weighs 2,566 carats.

The Cullinan diamond, discovered in the Premier mine in South Africa in 1903, was heretofore the largest gem ever found and is still the heaviest. It weighed in the rough 3,025¾ carats and measured 4 x 2½ x 1½ inches. The new opal measures 3 5-16 x 2⅛ inches. These figures give the Cullinan diamond a bulk of 15 cubic inches and the new opal 21.82 cubic inches. The Cullinan diamond was about as large as a base ball. The opal is as large as a quarter of a brick. If the Cullinan had been an opal it would have weighed only 1,729 carats, because the specific gravity of diamonds is 75 per cent. greater than that of opals.

Discovery of this opal in America created a furor among scientists because it was believed that the only place where black opals existed was in the Lightning ridge district of Australia, where the supply is said to be diminishing. Should the Nevada deposits prove of large extent, it will be of immense importance, as the opal in the last few years has lost its place as a bad luck stone and has steadily gained in popularity.

GIFTS THAT LAST

Spaces for next year's British Industries Fair, which is to be held at the White City, Shepherd's Bush, from February 28th to March 14th, are being freely taken up by the jewelry and silver trades, and it promises to be an even better show than last. The charge has been raised from 2s. 6d. to 3s. 6d. per square foot. Opinions are divided as to whether the date fixed for the holding is the most suitable; not a few are most in favor of a later date, arguing that February is too early in the year for overseas buyers to come over, as many would have to leave before they had time to get over the year's stock-taking.

Greetings

1920-1921

ONCE AGAIN we arrive at the close of another year, filled with cheerful memories of the past and strong in hopes for the future.

With reconstruction progressing favourably and the stability of business more assured with increased production, we hold the brightest thoughts for the coming year

Sincerely wishing to all our friends and customers

The Season's Greetings

CARON BROTHERS

Manufacturing Jewellers

Caron Building

233-239 Bleury Street Montreal

Flaws in Opponent's Armour

The Jeweler can Capitalize the Weak Points of the Mail Order Business and get for Himself the Business that goes out of Town

By Ernest A. Dench.

I WORKED in a mail order house for nearly two years and during that time had an excellent opportunity to investigate their methods and find out just what the advantages and disadvantages of mail order buying were.

I must admit that there are many advantages, but there are also many disadvantages. Naturally the jeweler should make every possible use of the failings of the mail order house.

But does he?

I have seldom seen a sign in a window explaining why it would be better to buy in that particular store than to send for jewelry by mail.

The mail order concerns do not hesitate to tell the customer why it is better to buy by mail. Some of them send out elaborate literature calling attention to all their good points and about the jeweler's bad points. Why doesn't the jeweler do the same? Why does he dwell only on the one big fault of the mail order concern—that of your having to buy goods without first seeing them—when there are a goodly number of smaller faults?

It is the small item that irritates a customer. I have seen letter after letter complaining of some of them.

VOUCHERS AND STAMPS.

When a customer sends in an order to a mail order concern and the concern fails to send back the entire order, then arises the problem of refunding money to the customer. Shall it be stamps, a check or a voucher to be used in a future order? Perhaps the firm sends a cheque. The customer sends back the cheque because he has no way of getting it cashed, since frequently he has no bank account. He requests the mail order concern to send stamps or a money order instead of the check.

Now, no mail order clerk wants to count out, say, two dollars worth of stamps, and money orders cost money which the firm objects to paying; so like as not the customer, after a good deal of time is lost, receives a voucher to be applied on the next order. In the meantime the customer has grown very angry and vows never to buy from that house again. So he sends back the voucher. Weeks and may be months go by before he gets his money in the form he wants it. He would be just ripe for an appropriate window card, something like the following:

> "Why bother with a mail order house?
>
> "Although they faithfully refund money when goods are out of stock, or returned, don't you always have trouble in getting your money in the form you want? Don't you get a voucher when you want a check or stamps when you want a money order?
>
> "BUY HERE and save all that time and money wasted in writing letters."

ARTICLES WANTED IN A HURRY.

I have a vivid remembrance of a certain occasion. I have planned on giving my father a scarf pin for his birthday. I had a ridiculous idea that by buying from a mail order house I could get the pin cheaper. As far as actual dollars and cents go my pin was perhaps cheaper than if I had gone to town and bought it. But the agonies I suffered wondering whether the pin would please my father and whether it would come in time, spoilt all the pleasure of my father's birthday party. In a way I always blamed my favorite jeweler for not having a card similar to the following in his window.

> "Why worry and fret for fear your jewelry will arrive too late? We have all the latest styles, the best merchandise, and a large stock to select from. Why send for your jewelry from a mail order house to save a possible nickel or two, and get gray hairs because of worry? Is it worth it?"

I worked in the refund department and had occasion to read many complaining letters. One letter in particular stands out in my mind. It was from a man who wanted some jade earrings for his wife. He waited and waited and wrote many a letter. We were short of clerks at the time, so his letter had to wait. Finally he wrote in disgust and said to send a black brooch instead of the earrings, as a brooch would be much more suitable for an elderly lady than jade earrings: insinuating, of course, that his wife would be old and gray before his order was attended to.

This man was from a small town. Why didn't he buy the earrings from the local jeweler? Either he thought it would cost more or he was afraid the quality would not be as good. Now a window card, got out by the local jeweler, could have put him right on both of his mistakes.

> "Don't go to the mail order concern for your jewelry. You probably will have to wait for your order. If you buy from us you leave the store with the jewelry wrapped up in your pocket. We never over-charge and we stand back of every purchase made. Who could ask for more?"

You know and I know that there is nothing to be gained by buying through mail order concerns. Why keep the knowledge to yourself? Tell your customer every bad trait of the mail order concern. Impress it upon his mind that by buying from you he has not a single thing to lose, as you stand back of every purchase; while if he buys from a mail order house he is taking any number of chances.

If you keep dinging this into the heads of your customers, sooner or later it will sink in, and you will have no further trouble with the mail order concern taking half of your rightful business.

GIFTS THAT LAST

"We hear that business is better, but we are doing worse," is the general complaint in England, according to Alfred H. Strawson. In explanation of this contradictory situation he gives the fact that a month or two ago, with the advent of the quiet period in business, a large number of the little cosmopolitan dealers were panicky, and sold a quantity of their goods at considerably less than cost. These goods were readily taken up at the low prices by financially stable firms, and being very cheap, were readily resold. At present, the panicky feeling is past and no cheap goods at all are being offered, with the result that no speculative business is being done, and only the actual legitimate demand is being supplied.

APPRECIATION

ROY COMPANY, LIMITED, wishes to express its thanks and appreciation to the Retail Jewelers of Canada for their business during 1920, as represented by the very many orders given to our travelers and sent direct. The increase in our sales has been very marked, and it is with heartfelt thanks that Greetings are extended to the Trade, that you may have and enjoy a busy and profitable December, a Merry Christmas and a Happy New Year.

AT THIS SEASON

Complete your lines for Christmas showing promptly. Send us a telegram or special letter and we will rush an approval parcel of Jewelry or beautiful Solitaire and seven-stone Cluster Diamonds for your selection.

Roy Company, Limited

Roy Building, 21-23 River St.
TORONTO

ROSS ARCHER, Western Representative.
T. BROADHURST, Toronto Representative.
ALBERT MIRAGLIA, Montreal Representative.
NELSON REYNOLDS, Eastern Representative.

Insurance Cost a Profit, not an Expense

Insurance that does not Fully Protect is a Loss—How to Reduce Insurance Cost—Read Your Insurance Contract Carefully

By A. E. Edgar.

"Profit—everybody wants it."

What shall it profit a merchant if he save a few dollars and lose his whole stock

Insurance, like many other items that accrue in managing a retail business, is an investment rather than an expense. It is rated an expense, and the cost must come out of the profits, but it is a costly thing for the merchant who skimps in his investment for insurance when a fire occurs.

The retail merchant should see that his cost for insurance is not too high. He can reduce the cost of insurance in several ways. One is by installing fire fighting apparatus. Another is by building fireproof buildings. Still another, and one that concerns the greater number, is to see that he gets exactly what he wants and thinks he is paying for.

A reduction of costs for insurance can be made in the following manner by every merchant, whether his business is large or small.

How to Reduce Cost

1. By reducing his stock to a minimum. This necessitates a larger number of stock-turns. It also affords the merchant quicker cash returns in comparison to his investment in stock, affording him an opportunity to secure more and larger cash discounts, etc. Hence the efficient management of his business effects all phases of its profits and not only one. By reducing his stock to a minimum he not only saves the cost of insurance but secures these and other advantages as well.

2. By being sure that the premium paid really gives the protection the merchant needs.

It is better far to pay enough to get insurance that is necessary to protect against the loss by fire of the stock and fixtures than to economize in that direction. A fire insurance policy that almost covers a loss, that comes within an ace of being the protection needed is absolutely worthless and the worst kind of an expense.

Fire insurance policies that almost protect are worthless. The premiums paid on them are wasted. These costs are just a reduction of the profits, without any return to the merchant.

One writer gives the following advice:

"The amount of insurance you should carry depends to some extent upon how well able you are to take care of the financial loss, or it may depend to some extent upon the distribution of your stock. Some stores are so built and some stocks so distributed that a total loss is scarcely to be expected even in a severe fire. If you have considerable outside resources, insurance to the amount of 50 per cent. of the value of the stock *may seem* sufficient. You may be willing to take the risk of a loss above that sum. If all you have is invested in your stock and fixtures, then you ought to carry insurance up to the limit, to avoid the chance of being financially exterminated."

The above is quoted for some of the ideas put forth. Take the last phrase, "To avoid being financially exterminated." What profit a merchant if he save a few dollars and lose his whole stock?

Fifty per cent. of the value of the stock is too little for any merchant to insure. He should insure at least 80 per cent. and secure co-insurance policies at the reduced rates offered by insurance companies. *But he should know what he is buying and what his obligations are under the terms of these policies.*

Losses through the purchase of the wrong kind of insurance can be largely avoided by the merchant if he will read his policies as carefully as he would any other legal contract—for that is what the insurance policy is and nothing more—simply a legal contract.

Insurance Policy as a Contract

There is no sentiment in an insurance policy. It is a plainly worded contract which anyone may read. The company is bound by its printed provisions, but there is no law that will force a company to do what the contract does not call for on its face. The law merely requires the company to carry out its contract.

The payment of a premium to the insurance agent who delivers a policy to the merchant who tucks it away safely in a fireproof safe does not necessarily bind the insurance company. The agent may make a dozen mistakes in preparing the policy. The company grants the insurance on the written application presented to their office. This application binds the merchant.

A merchant must make proof of his loss when a fire occurs. The company does not have to do that. This makes it incumbent upon the merchant to have adequate records upon which to figure the value of his stock at the time of the fire. After that is done the loss is determined, not before.

Policies should not be left in the safe in the store insured. It is not probable that if they were lost or destroyed that the insurance company would repudiate them, but they are almost a necessity if the merchant is to carry out his part of the contract. Hence, they should be kept apart from the stock insured so that they can be produced at any moment. If inadvertantly destroyed they should be made in duplicate by the company.

All policies on the stock should read exactly alike. Certain standard forms are used by insurance companies. Compare these to see that they are alike.

The description of the stock should read exactly alike in every "concurrent" policy or trouble is sure to arise.

Must Be Accurate in Detail

The description of the place where the stock is located should be definitely stated. Merchandise insured in the street floor is not protected in the basement, or in the second storey. Merchandise insured in the store is not protected in a lean-to addition unless especially specified.

If any mistakes have occurred in making out the policies they can be corrected at any time—before a fire, never after.

Some of the conditions of the policies may be changed after the policy is in force. The owner of the stock is distinctly mentioned in the policy. If the stock changes ownership the policy must be amended to show this change or it is voidable by the company—after a fire. If a partner is taken in the business this must be consented to by the company in writing and attached to the insurance

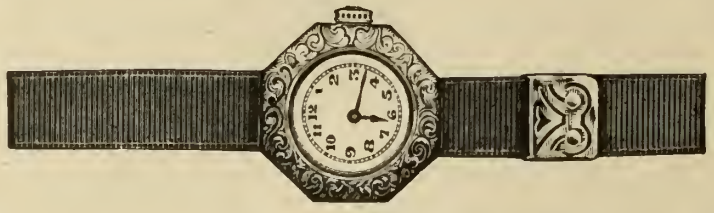
GIFTS THAT LAST

L'ORIENT PEARL NECKLETS

The ever-increasing popularity of these Pearls with the public and progressive Jewelers is an assurance of their real beauty in color, quality and durability.

The most perfect copy of the Genuine.

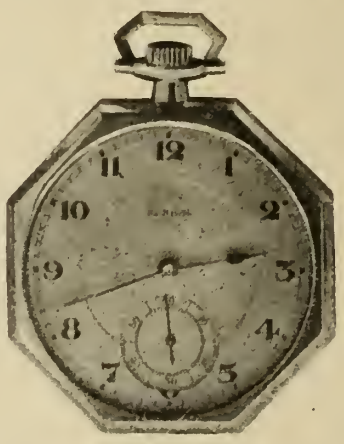
MARS BRACELET WATCHES



Fine quality movements at moderate prices, fitted in beautiful patterns and choice designs of cases in gold or filled, are important in the sales of these watches. You are assured that the Mars is foremost in quality.

"FLAT WATCHES"

in fancy shapes of gold filled, fitted with Elbico 15 and 17 jewelled, 12 size movements, are attractive holiday gifts.



A general line of American and Canadian gold and gold-filled Jewelry always on hand.

Hamilton and Waltham Watches.
A. W. C. Co. gold and gold-filled Cases.

Diamonds Loose and Mounted

We are in a position to meet all demands and orders will be filled promptly.

The Levy Bros. Co., Limited

Hamilton - Ontario

policy and become a part of it. A chattle mortgage must be endorsed on a policy as that changes ownership in the eyes of the law.

If additional insurance is taken out at any time the consent of all the companies must be obtained in writing to the additional insurance. Usually this is granted by a clause reading, "Further concurrent insurance permitted," or "Further concurrent insurance permitted to the amount of $....."

The way to be sure that you are not paying too much for your insurance protection lies with yourself. You should never accept an insurance policy from an agent without reading it carefully, every word of it, every printed clause as well as every written one. The smaller the type the more carefully should the contract be read. If there is one word or phrase that appears ambiguous or unfavorable it should be taken to the agent and an explanation secured. If this is not satisfactory it should be taken to the company in writing and a reply demanded in writing. It will be forthcoming and should be attached to the policy.

Verbal agreements with the agent are worthless—absolutely worthless. The agent is your representative and his mistakes are yours.

Co-Insurance

The higher the rate a merchant has to pay the more important it is that he be properly protected in good solvent companies. If one doubts the solvency of a company his trade paper will be glad to give an opinion.

We have advocated the 80 per cent. co-insurance form of policy and should make clear the benefits and disadvantages of these policies. The advantages lie in the cheaper rates obtained, and in the cheaper rates obtained, and in the fact that the insured must keep his stock insured up to 80 per cent. of its value at all times.

The disadvantages of the co-insurance policies lies in the fact that the obligation of the merchant is not always understood, and that he fails to increase his insurance with the increase of the value of his stocks. Just recently we have had an example of how this works out. Merchandise has been increasing rapidly in value for the past five years. The same amount of stock in the store is double the value it was five years ago, if not more. Many merchants having this form of policy have not increased their protection. In case of fire in any of these cases the merchant would receive only about half of the amount of the loss he would suffer. It would be his own fault, not that of the company. The value of the stock on hand is the basis for figuring, not its cost price.

The co-insurance clause in a policy compels a merchant to keep insurance up to a certain amount on his stock. Policies for varying percentages of insurance can be secured, the most common of all being the 80 per cent. policy.

Short-Term Policies

If the merchant has a steady stock, that is a stock that does not fluctuate very much with the seasons, he has little to worry over, but the merchant who has a stock that changes in amount from season to season should be very careful to see that the additional insurance necessary to keep the stock covered with 80 per cent. of insurance is taken out. It is far better to have a little more insurance than the contract calls for than to have a little less. That is, if 80 per cent. policies are in force, carry 85 per cent. insurance most of the time. Short term policies should be taken out to cover increases in stock that will soon be sold.

A true instance of the necessity that insurance should be adequate to cover the whole loss in case of fire may be deduced from the case of a merchant who had a fire not long ago.

Five years ago, after a number of years as a salesman in a grocery store, and having saved $500, a man of thirty decided to go into business for himself. He was married and had two little ones to lead through life.

By careful management he prospered, and in the fall of 1919 his statement of financial resources was as follows:

ASSETS.		
Merchandise	$6,500	
Good accounts	250	
Fixtures and equipment	500	
		$7,250
LIABILITIES.		
Owed creditors for merchandise	$2,800	
Owed bank for loan	1,000	
		$3,800
Assets over liabilities		$3,450

Many a merchant has worked only half as hard and made a better showing, but it is a fair average showing from a start so humble. A few weeks after taking the inventory the stock was entirely destroyed by fire. This merchant always figured that he was secure until the fire actually occurred, and then he knew he wasn't. He had always thought that a fire would not completely destroy his stock, that there would be some salvage. There was none.

He carried insurance to the value of $3,500 on his stock and fixtures, which was promptly paid on proof of loss. When he came to pay his bills he found that $3,500 would not pay debts amounting to $3,800, and that there were others that arose out of the fire, also living expenses during the period of adjustment when there was absolutely not a penny coming in.

This merchant had to compromise with his creditors at a rate on the dollar, and start over with nothing, his $500 savings gone up in smoke, his five years of close application to his business gone with it.

The loss this merchant made would pay insurance at a heavy rate for a hundred years. The premiums saved were a loss to him instead of a gain.

Insurance premiums can be reduced by reducing the fire hazard. The cost of fires each year is estimated to be at least one-half of the cost of all new buildings erected in a year. The annual per capita fire waste in America is around $2.50, while in Europe, before the war, it was only about 33c.

If every man, woman and child was as careful as he should be the cost of insurance could be reduced at least to half of its present amount.

If the merchant is to count on a profit at the end of his business career, he must see that he is adequately protected during every period of that career. The merchant mentioned above saw his assets increasing every year with pride and glory. His saving of thirty or forty dollars a year amounted at most to $200 in the five years he was in business. His loss amounted to more than $3,500 inside of five minutes.

Vast profits at one moment and vast losses wiping them out at another is not as desirable as a steady profit every year. This being true, the little profits made from saving on the insurance premiums each year look good in the annual asset account, but the risks taken to secure them are away beyond their benefits.

Be adequately insured and the cost of the premium is a good investment, not a loss, even if they show up as an expense on the balance sheet.

Why be a Pessimist

?

It is true that readjustments have to be made in nearly all lines of business, but the jewelry line needs less than almost any other, because there has been less inflation in the prices of jewelry.

Get this fact firmly fixed in your own mind and then pass it on to your customers, and you will find it helps business.

Then, if you find clouds arising in your business, let us apply a silver lining to them or a gold lining, or both. You can do this by sending all your old gold, silver and platinum wastes to us to refine. You may have the gold and silver back in payment, or cash, just as you prefer.

Send the wastes to us, get all that is coming to you, and help to keep the precious metals in Canada.

CANADIAN SEAMLESS WIRE CO.

LIMITED

Refiners of

GOLD SILVER PLATINUM

198 Clinton Street

TORONTO, ONTARIO

The Other Man's Way

Conducted by Francis R. Bentley.

(You may have a better way of doing some of the jobs referred to here, or a good way of doing something else. Then write it out in your own words and send it along. The Editor will "lick it into shape" if necessary.)

When an enamel dial is cracked there is nothing that can be done to remedy the crack. But it is possible, as a rule, to make it less noticeable. Hold the dial between thumb and finger, press the crack open very gently, and brush it out lengthwise with an old watch brush, soap and warm water. Then rinse in alcohol and dry with a clean soft cloth. The crack shows up as a black unsightly streak only when dirt works in.

Shellac that is overheated, or "burned," has lost the very quality for which we use it. It will no longer hold properly. Bear this in mind when resetting pallet stones or a roller jewel. Use no more shellac than is necessary—and no more heat than is required just to melt it.

Never unpin a Breguet spring at the stud either to take it up or to let it out. Bring the watch to time by other means. Move the "quarter" or "mean time screws" a little if the balance is so equipped. If not, change a pair of screws for others a trifle lighter or heavier; reduce the weight of two opposite screws a little by underturning their heads; or increase the weight by putting a properly fitted washer upon each, as the case may require.

The T-end mainspring attachment is not made that way merely to afford a safe and simple hooking for the spring. As the outer coils of the spring come into action the pivots of the T-end should turn easily in the cover and the bottom of the barrel. This aims to equalize the pull of the spring in action. If the pivots of the T, when too long for the barrel, are shortened in such a way as to prevent their free motion—either by driving them down with a punch after the barrel is assembled or by filing them down roughly when in position in such a way as to throw up a burr—and usually mar the barrel—the pivots will fail to turn, the equalizing effect upon the pull of the spring will be lost, and timekeeping will suffer. Take the outside measurement of the barrel and of the T-end before inserting the spring, then file down the pivots, if necessary and see that any burr is removed.

In these days, when jewels are jewels, a hole-jewel from the plate or bridge of an old movement can often be turned to good account. Here is a way to get it out of its solid bezel in a moment. Take a short piece of pegwood, cut it flat on the end and trim it to the diameter of the jewel to be removed. Place the inner side of the plate or bridge over a hollow stake or bench block and tap the jewel smartly on the upper side, using the pegwood as a punch. Generally the jewel will be driven out unbroken, and without even damaging the old setting.

Remember when overhauling a chronometer that the teeth of the scape wheel do not require oil. The locking jewel, the gold spring and the roller pallets also should be left unoiled.

A mainspring must have sufficient clearance to permit perfect freedom for coiling and uncoiling in the barrel. In other words, the width of the spring must be less than the depth of the barrel by approximately one-tenth of a millimeter. If the barrel cover is flat, as is most often the case, the spring, therefore, when coiled in the barrel, should not come within one-tenth of the cover seat. In such Swiss watches as have the cover recessed instead of flat, a spring of the right width will come level with the cover seat, the recessing of the cover providing the necessary freedom.

There is a reason why no cap-jewel should be so fitted as to rest right down upon the hole-jewel it caps. In a proper jeweled bearing the oil is retained where it is wanted—just around the pivot—by virtue of capillary attraction, and to secure the necessary capillary attraction there must be a space of about two one-hundredths of a millimeter between the surfaces of the two jewels. If there is too much space between the jewels the oil will spread and the bearing run dry.

The function of the guard-pin in a lever escapement is to prevent the untimely unlocking of the escapement as a result of jar or accident. See that it cannot be made to pass the roller even by light pressure, that its freedom is equal on both sides and a little less than that between the fork and the face of the roller jewel. But let the freedom be no more than sufficient for perfect freedom in all positions.

The proper fitting of the seconds-hand deserves more attention than it sometimes receives. It must not be so *loose* that its position may be accidentally changed, or to permit of its working up or down; but it must not be really *tight*. When a hand has been jammed on rather than fitted, there is danger of bending or breaking the pivot when it has to be removed, or possibly of cracking the hole-jewel.

Practical Correspondence

Solutions of Problems and Difficulties met with by our Readers

TO PRODUCE BRIGHT CUTTING ON ALUMINUM.

Question.—How is the "bright cut" engraving done on aluminum? Please explain fully the kind of graver, preparation of same, etc. Why do I sometimes have trouble breaking off the point of my graver on watch case engraving? With most soft gold, etc., I have no trouble, but on several of these filled cases I have broken off the point six and seven times on one large monogram. The gravers are not too hard as I use three different ones and on such occasions they all break, and at other times none break even on nickel cases. If I knew what the trouble was I could remedy it, but I cannot imagine as I always sharpen my gravers the same and hold them the same, etc. Still some days I have no trouble at all, and then again I break one after another. I have been engraving about one year now. My employer gave me a start, but is not an expert himself.

Answer.—Aluminum, though a soft metal, and therefore easy to cut, has a texture that makes bright cutting quite a little trick. Being a soft metal, have your graver ground to a somewhat more acute angle than usual—that is, to a somewhat longer point than for use on other metals. Be sure that it is keen and finish it edgewise on a fine stone so that it has no ragged cutting edge. Then, when bright cutting, dip the graver once in a while into turpentine or alcohol.

As to the trouble you find in watch engraving, you must remember, in the first place, that cutting a good grade of filled watch case is very different from cutting "most soft gold." Such cases are anything but soft. Then, again, it is quite possible to run across a case once in a while that is unusually hard or of which the texture of the metal, for some reason or other, makes cutting unusually difficult, and broken gravers unusually common. But you say: "The gravers are not too hard, as I use three different ones and on such occasions they all break, while at other times none break, even when working on nickel cases. . . . Some days I have no trouble at all, and then again I break one after another."

This statement would lead us to suppose that your chief trouble is what scientists would call the "personal equation." You sharpen your gravers the same way and hold them just the same—and yet some days everything goes wrong, while at other times you have no difficulty at all. Such an experience is nothing uncommon. Men in most lines, from using a graver to editing a journal, could tell of just about the same kind of trouble. Apparently conditions are the same as they were yesterday. Apparently you are just as "fit" to-day, your hand just as steady, your eye just as clear as when everything went smoothly. But the work itself proves otherwise. You recognize no difference. You think there is no difference. The different result under exactly similar conditions is the best evidence that there is a difference—and that the difference is in yourself. Longer experience and more practice will do more than anything else to offset the personal equation.

SAFETY FIRST IN ASSEMBLING FULL PLATE MOVEMENTS.

Question.—In putting full-plate movements together I find trouble in getting the lever fork in place without bending the pivots. Is there any way to avoid this other than long practice?

Answer.—There are a good many different methods of getting over this little difficulty. Some workmen use a little spring turned up from a piece of watch mainspring, that holds the upper pivot of the pallet arbor in place until the plate is put in position. We think the simplest and, with a little practice, the most convenient method is to put the lever and all train wheels in place upon the upper plate, and then put on the lower. This method may be followed with almost any movement except the English fusee lever, and none is quicker or more satisfactory.

IS IT NECESSARY TO TAKE OUT JEWELS FOR CLEANING?

Question.—Will you kindly settle this question: We both work at the bench, but my watchmaker, who has worked at a bench for 45 years, claims it is all uncalled for to take out balance jewels when cleaning a watch movement; that it's just as good to dip the plate in gasoline and brush it, then oil through hole-jewel. I claim cap-jewels should be removed, both cleaned, then oiled and replaced. In your judgment, which way is right for best results?

Answer.—It is quite impossible to clean watch jewels properly without removing them from the bridge or watch plate. This practice is still followed by some old-time workmen and by others who have never been properly taught how to clean and overhaul a watch. But work of this kind would not pass muster in a good workshop anywhere. To prove that dipping the plates in gasoline and brushing over the settings in the way you describe is not sufficient to insure that the jewels are clean, it is only necessary to take out the jewels from a few movements that have been handled in this slipshod fashion. If the watches so handled had been running for any length of time, it will be found in almost every case, that thick dirty oil is still caked on the cap-jewel and on the inner surface of the hole-jewel. To remove this it is often necessary to take a pegwood and vigorously scrape it off. At the same time there is no other part of a watch that needs to be more scrupulously clean than the capped jeweling of the balance staff. If this is allowed to remain in a dirty condition, fresh oil of the best quality may be applied, but it will not be long before it will deteriorate; and as soon as this happens the timekeeping of the watch will certainly suffer. For oiling capped hole-jewels two methods are commonly followed: Some workmen always put a touch of oil on the cap-jewel before replacing it in the movement and later oil the hole-jewel sparingly. Others first put both jewels in position in the plate or bridge, apply a little oil to the hole-jewel and then lead this through to the cap by means of a pegwood carefully pointed. A little more oil is then applied to insure an adequate supply. This method allows no possibility for the oil to spread, as sometimes happens in the former case before the jewels are safely in position in the movement.

To etch a name or other mark upon hardened steel tools, first coat with a thin layer of beeswax, then sketch the lettering or design with a sharpened pegwood or a lead pencil. In this way the wax is removed and the metal beneath exposed. As the etching fluid, take three parts nitric acid to one part muriatic acid, applying by means of a pegwood or the dropper of the acid bottle. A few minutes should yield a deep enough etching.

Hunger Strikes and Hunger Strikers

This is not politics. It concerns business, present-day business and business policies, and its purpose is to enquire whether the Jewelry trade is now following a wise business policy or is attempting suicide.

New merchandise in the store is as vital to its life as is food to the life of the human body, and when the merchant declines to secure new stock for his store he is emulating the example of the political hunger striker.

The trade has now been on a hunger strike since last spring, in which it is following in the footsteps of the general public, which, if not actually on a hunger strike against high prices, has been practising abstinence to a marked degree. And the trade has been much more thorough in its methods than has the public; it has been a real hunger strike with the trade, whereas the public has been willing to break its fast whenever any tempting delicacy was offered it.

Well, what of it? Where and what is it all leading to? What is the inevitable outcome of a hunger strike?

The political hunger striker stops eating in an attempt to force those in authority to concede some point for which he is contending. If his constitution is stronger than the determination of the Government, he wins and recovers his vigor under careful nursing. If the Government does not weaken and he persists in his hunger strike, he dies and becomes either a martyr or a suicide, according to the way you look at it. At any rate, he is dead, very, very dead; and it does not matter much to him what people think of his action. There is also another possibility. The striker or the Government may abandon the fight when it is too late. The striker has become so emaciated that he dies anyway.

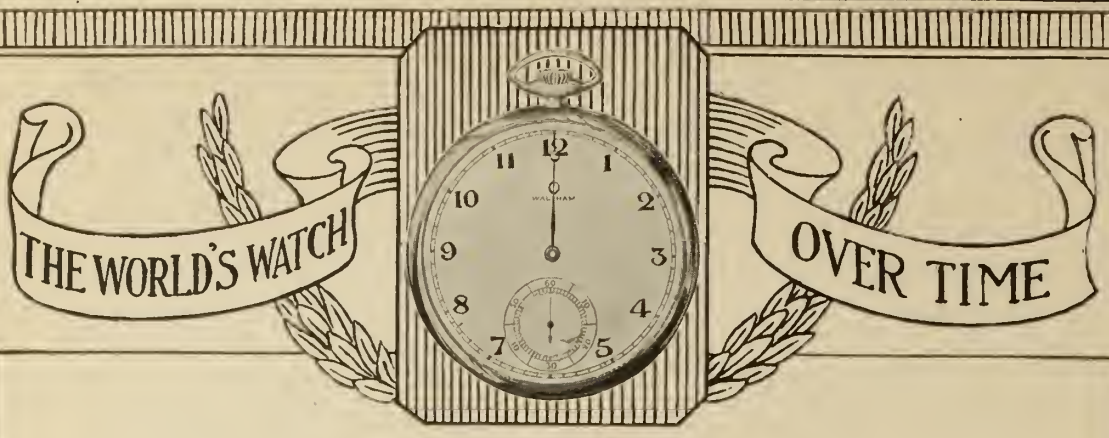
The public's hunger strike against high prices can continue almost indefinitely at its present force. It is not a real strike—just abstinence from certain things which can be overcome by the retailer making some price concessions. Often it is not necessary to do even this, if the retailer is not forced to raise money immediately and does not become panicky; and if he puts up convincing arguments as to why his merchandise is worth the price asked for it, he is able to do a very fair business without any sacrifices.

The retailer's hunger strike is of a more dangerous nature. If the store has been overnourished with stock, a period of fasting will do it good, but when this excess stock has been assimilated, further fasting means undernourishment; and no business can withstand an extended period of this.

Hunger striking against high prices is all very well as long as the striker knows when to stop. If he prolongs the strike too long, he defeats the object of the strike. The time comes when he must feed his business with stock, and so must all his fellow-merchants; and this demand for stock will cause prices to stiffen again.

Price reductions caused by the retailers' non-buying are artificial. They have been obtained by the wholesalers and manufacturers taking a loss, not by any lowered cost of production. If purchases are delayed too long there will be a rush on the part of retailers to obtain stock, and prices will bound up again.

Don't take a chance on MacSwiney-ing your business.



How Waltham National Advertising Helps Increase Your Business

Every year, for many years past, Waltham watch advertising has been a noticeable feature in the advertising columns of Canadian newspapers, magazines and farm publications.

But this is by no means all the advertising co-operation behind you when you specialize on Walthams.

American magazines, having a circulation throughout Canada of hundreds of thousands, also carry the Waltham message of quality.

And then, every Waltham watch in active service is, in itself, a splendid advertisement. The good service it gives makes every Waltham owner conscious of a justifiable pride in his timepiece. He talks about it and recommends the make to his friends. Thus, in many ways, is the fact of Waltham quality spread abroad among prospective watch buyers.

Why not concentrate on Walthams? Why not eliminate lesser known makes? In the Waltham line there is a watch for every purpose. Every demand that can arise can be filled with a Waltham. By concentration on Waltham in this way, you reduce the amount of stock you carry and the amount of investment involved, while practically eliminating all risk from your watch department.

Waltham Watch Company, Limited
MONTREAL

Makers and Distributors of
Waltham Products in Canada

Factories: Montreal, Canada, and Waltham, U.S.A.

GIFTS THAT LAST

TRADE NEWS OF THE MONTH

MONTREAL.

The attitude of the Montreal jewelers toward the tariff question, was clearly and concisely put before the Tariff Commission on November 19th, by Mr. A. L. Caron, of Caron Bros., supported by Mr. Thos. L. Wright, Ellis Bros'., Montreal representative, and secretary of the Montreal Jewelers' Association.

Mr. Caron's statement was as follows:

"The Montreal Jewelers' Association includes manufacturers, wholesalers and retailers engaged in the manufacture, distribution, and sale of jewelry. Our Association has made a careful survey of these combined industries and the statistics which we present, while they are not Government statistics, represent, we think, a conservative estimate. In the opinion of the Montreal District Jewelers' Association the total capital invested in Canada in manufacturing, wholesale and retail jewelry establishments is about $30,000,000; the number of employees engaged is about 20,000, and the total wages paid annually, amount to about $30,000,000.

"The Canadian manufacturers of jewelry make practically all kinds of jewelry, and have sufficient plant equipment to supply the entire Canadian demand. They sell their products in Canada at prices which compare favorably with, and in some cases are less than, the prices of similar articles offered for sale in the United States, the design and quality being taken into consideration. Our prices are based on the cost of production.

"It is obvious that if the tariff on products competing with ours, is reduced, the imports of such products will increase and displace similar products produced by Canadian manufacturers of jewelry, thus reducing their home market, and consequently decreasing the output of Canadian factories. The cost of manufacturing per unit will therefore be increased and some Canadian plants will find it difficult to continue in operation. The result will be unemployment and loss of trade to Canadians.

"As the jewelry industry has already reached a creditable stage of development, and is producing almost all articles of jewelry of good quality and design, we claim that it is important that this industry should be maintained and encouraged to develop still further.

"If the present tariff rates are continued this development of our industry will also continue, to the benefit, we think, not only of the manufacturers, wholesalers, retailers and their workmen, directly engaged in the industry, but also to the benefit of this country as a whole."

In conclusion, Mr. Caron pointed out that the jewelers had agreed to defer discussion of the luxury tax, until the committee sat in Toronto, when they would be able to take the question up in collaboration with their Ontario colleagues, and therefore they would not raise that point at the Montreal session.

Before leaving the jewelry question, Sir Henry Drayton put several questions, and showed a great deal of interest in the amount of labor employed in the jewelry trade and the proportion of labor as compared with raw material in the production cost of jewelry. Mr. W. M. Birks, was also present at the hearing, although taking no part in the discussion.

To leave one's watch at a jewelers to be cleaned, to go away on a nine-years' cruise of the world, return, ask for the timepiece and have it handed out within five minutes of making that request was the recent experience of one of the patrons of Henry Birks and Sons, Limited.

Nine years ago a sailor on one of the ships, which then visited this port, left his watch with that firm to be cleaned. He went away with his ship and forgot the timepiece. He returned and inquired if by any chance his watch had been kept. To his surprise it was almost immediately handed to him.

The manager of the watch department states that persons leave their watches, leave the city, perhaps meet with an accident or for some reason, forget all about their timepiece, but an accurate record is kept of all watches left for repairs, which goes back for years.

Mr. Wm. Birks returned recently from a business trip to England. He is now very actively engaged helping in the great campaign for the McGill centennial endowment. The Birks' family are not confining their support of the campaign to organizing efforts. Mr. Wm. Birks appears on the subscription list with a sum of $25,000 against his name, as does also Col. Gerald Birks, Mr. Henry Birks, subscribing $10,000. Messrs. Mappin and Webb are also subscribers to the extent of $1,000.

Mr. A. E. Murray of Murray and O'Shea, is equally busy in the campaign for funds for the erection of a Catholic High School, of which he is campaign manager.

Business is reported somewhat quiet amongst the jewelers of this city, the Christmas rush not having started at the time of writing.

The Montreal District Jewelers' Association had a powerful brief ready to lay before the Tariff Commission regarding the luxury tax, but on second thoughts it was decided to keep it till later. Any undue publicity on the question, it was thought, was likely to prejudice sales, and it was thought also that more weight might be thrown into the argument by getting representatives from the trade in various parts of the Dominion to unite in a deputation to Ottawa to lay the evils of the luxury tax clearly before the Minister of Finance.

Mr. and Mrs. J. A. Caron have returned from their wedding trip. Mr. J. A. Caron was to have submitted the jewelers' case to the tariff Committee on Friday last, but was suddenly called away to Washington on business and Mr. L. A. Caron acted in his stead.

Mr. George Wallace, secretary-treasurer of Levi Bros., and Co., Ltd., Hamilton, was in town recently, over the week-end.

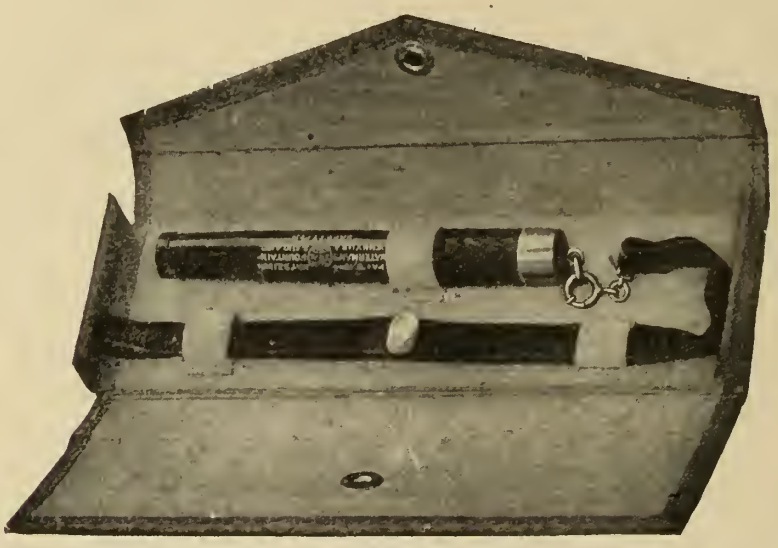
J. C. Brouillette of Richmond, Que.,

A POPULAR CHRISTMAS GIFT SET

A Combination of a Silk Guard and

Waterman's Ideal Fountain Pen

in a Handsome Folding Case



WHILE the illustration shows the safety type of Waterman's Ideal Fountain Pen, any type or style of short-length holder can be used, and there is a variety of silk guards with either a silver or gold mounting to complete the set.

The case is neat and substantial. It is covered in blue imitation leather and lined with moire silk to harmonize.

The utility of the silk guard in connection with the pen makes the set a practical and useful outfit.

L. E. Waterman Company, Limited
179 St. James St., MONTREAL
(Factory: St. Lambert, Que.)

expected to be in occupation of his new store about the time we are going to press. The new premises are said to compare favorably with the best of the metropolitan stores, and Mr. Brouillette is looking forward to a rushing Christmas business.

The store of S. Weiner, jeweler, 489 St. Paul St., Montreal, was broken into at an early hour on the morning of Oct. 30 and watches and jewelry of considerable value stolen. Two men were arrested by detectives and found to be in possession of a suit case containing 125 watches and some jewelry, which were identified by Mr. Weiner as his property.

ONTARIO

Ottawa jewelers are getting down to business with the very earnest desire to cash in on Christmas gifts. Business has not been any too brisk since the luxury tax has hit them, and the stocks are heavier than desired, while buyers are not keen on goods unless prices warrant purchases. Among members of the trade who are making an early start on Xmas selling may be mentioned, Geo. H. Meredith, 1017 Wellington Street; Rowan & Co., 153 Bank Street; and C. G. Wainman, 674 Somerset Street, who all advertise that a small deposit will hold a present till Christmas. Bilsky, Limited, 20-24 Rideau Street, use the slogan of "The Gift Shop," and pay special attention to their splendid window space to keep the public acquainted with the values to be obtained in the store.

J. P. Gratton, Jeweler, 331 Dalhousie Street, Ottawa, kindly lent his window for a display of prizes for a euchre to be held at St. Anne's Hall, near-by. These prizes included a considerable number of $1.00, $2.00 and $5.00 bills and $5.00 gold coins. Sad to say, the "Winner" is unknown, as the said gentleman accepted the cash by means of breaking the window with a stone. Some consolation is afforded by the fact that about $75 was not noticed, or else the visitor was disturbed during the prize-taking. Mr. Gratton was the first to discover his loss when he walked into the store on the following morning.

The addition to the jewelry store of Ellis Bros., Yonge Street, Toronto, was completed during November, and the formal opening was held on the 16th to 18th of the month. Thirteen feet have been added to the frontage on Yonge Street, giving additional window space and making the store the same width throughout. They now occupy four thousand, six hundred and fifty square feet on the ground floor, besides the space occupied by their factory and Mail Order Department on the second floor.

Forced at the revolver's point to tell the combination of his safe, Nathan Jacobs, jeweler, 390½ Yonge Street, was then robbed of $375 in cash and jewelry valued at $1,700, first having been gagged and bound to his bed by three gunmen about three o'clock, on the morning of Nov. 12th. He was found by Louis Winkler, his optician, the following morning and released. No trace has been found of the thieves. The same store was despoiled to the extent of $900 last summer.

J. N. Nixon, jeweler, of Didsbury, Ont., has sold his business to W. H. Bockus.

The Arthur Pequegnat Clock Co., have bought a phonograph plant in Breslau, which they are using for the manufacture of clock cases. Mr. Pequegnat's optimism concerning the future of the trade is well shown in this extension of his business, at the present time. His wisdom and foresight in this instance will probably be apparent in the years to come.

A. M. Dorland, Bloomfield, Ont., has sold his business to Harold Cleave.

Patterson Bros., diamond merchants, Sault Ste. Marie, Ont., recently incorporated, will have a paid-up capital of $150,000. All the stock will be absorbed privately.

Adrien T. Pommier has opened a jewelry store in the new Empire Theatre Building, with a full line of watches, clocks and jewelry.

On information laid by John C. Diggins, East King Street, Hamilton, detectives trailed a party of alleged jewelry thieves from store to store in that city, and finally made the arrest of the four, two men and two women. In addition to Mr. Diggins, Gordon MacLaren and A. G. Gaul also complained that after the departure of the accused from their shops, jewelry had been missed. Although none of the missing articles were found on the accused, a considerable quantity of other jewelry was, and the magistrate considered the evidence sufficient to send them up for trial.

Theft of a carload of Oneida Community silver from the Midland Central Railway was the ambitious undertaking of two Niagara Falls' residents, with a Thorold man acting as receiver. Clever work by an M. C. R. detective, however, soon located both the men and the booty, the latter being found in the Thorold receiver's pig pen—together with 120 bottles of whiskey. The goods were recovered and the men under arrest within a week of the robbery.

Max A. Halter has opened a new jewelry store in the Burk Block at Port Arthur, which he hopes to make one of the best in the Twin Cities.

N. F. Babb, jeweler, Stratford, Ont., succeeded in winning The Herald's window-dressing contest, to the extent of drawing the largest number of favorable letters from the voting townspeople. Third place also went to a jeweler, Jas. Pequegnat & Son. The real winners, however, were the writers of the ten best letters on this window dressing contest, the first of whom received $25 worth of merchandise from the winning store.

MANITOBA

The local jewelers have been victims of the generally quiet business conditions which now prevail in the West, although at this writing the holiday trade is beginning to put in its appearance, and bring about the revival which is already over-due. Apart from the lull which has been experienced, however, trade has continued in normal lines. It is admitted that a good Christmas season will go a long way toward compensating the Winnipeg establishments for the depression of the past few months.

But while quiet business conditions are general in their scope, the West has suffered largely owing to the fact that the farmers have shown a disposition to withhold their grain from the market until more acceptable prices were available. With almost double the crop of last year, only about an equal amount of grain has been shipped to date, with the result that vast stores of cereals remain in the prairie provinces. Since navigation on the Great Lakes is due to close soon, the bulk of this will consequently not be marketed until the spring. The West, as a result, must wait before the proceeds of many million bushels of grain are put into circulation to revive business conditions generally.

Local committees are working enthusiastically in connection with the Canadian National Jewelers Association annual convention, which will be held here in February. The dates have been set as Feb. 22nd to 24th, and so far as the local arrangements

are concerned, complete plans will be ready long before the visitors begin to arrive.

Already a large delegation from the West is assured, and the imtimations received here are that the eastern members of the craft will be on hand in record numbers. February is the month of the big Winnipeg bonspiel and the period when a host of conventions of all characters are held in this city. It is the liveliest month of the winter, so far as entertainment features are concerned, and those of the visitors who make provision for a few extra days sojourn will find plenty to amuse them.

One whole flat of the palatial Fort Garry Hotel has been engaged for convention purposes. All of the sessions will be held there, and adequate accommodation will be available for committees or special gatherings, and

The setting for the National Convention at Winnipeg, February 22nd to 24th. One entire floor of the magnificent Fort Garry Hotel (on the right), has been secured for convention uses.

such entertainment features as will be provided. Among the local jewelers, enthusiasm is running high, and no pains or efforts will be spared to make the enterprise a success.

Some disappointment has been expressed however, over the decision of the executive committee against the proposal to permit as one of the convention attractions, a display of manufactured goods. It is contended that such displays are a feature of many big American conventions, and could be introduced here with advantage to all concerned.

Over the signature of D. M. Copp, Manager, Mitchell and Co. have come out with a spectacular six column ad. in the "Free Press," the heading of which was displayed in large type as follows:

"If the world only knew what made high prices there wouldn't be any high prices."

The statement is illuminated by a clever exposure of the manner in which the public forces prices up at cost to itself, which of course, is worked into a telling ad for Mitchell & Co.

Dingwall's have also come out with an ingenious ad, at a time when the exchange situation is the subject of universal interest, under the heading, "Perfect diamonds possesss ready exchange value,"

George Gebel of Virden, Man., has moved into his new building which he had specially erected to meet the requirements of his business. The structure and interior are admirably adapted to the needs of a town jeweler. Few Manitoba towns, in fact, can boast of as well appointed stores.

To enter into business for himself, Harry P. Nowlan, who for the past 15 years has been with the D. R. Dingwall Co., has left his position with that firm and will establish as an optometrist in premises rented from the Liggett Co., in the new building, at the corner of Portage Avenue and Donald Street. On the occasion of his leaving the Dingwall Co., Mr. Nowlan was presented with a club bag and a silk umbrella by his associates in the store. D. W. Dingwall made the presentation and expressed the high esteem in which Mr. Nowlan has been held, both by the employees and the management. Mr. Nowlan joined the firm in 1906, and was for several years connected with the north end branch of the company, afterwards transferring to the Portage Avenue store.

ALBERTA.

D. E. Block, Calgary, has returned from a three weeks' trip in Eastern Canada, visiting Toronto and Montreal.

Chas. Long, Drumheller, Alberta, reports business improving.

The signs, "Gifts that Last," are being used extensively throughout Alberta, the first supply being used up, and F. R. Holdsworth had to order re by wire.

Travellers calling on the Alberta trade, recently, were James Walt, Maurice Walsh and T. McG. Robertson.

Calgary now has four trade watchmakers, the latest to open, being H. Patterson, at 50 Union Bank Building.

BRITISH COLUMBIA NOTES.

In Vancouver Christmas shopping got away to an early start this year. The people of Vancouver did not wait for the usual admonition, "Do your Christmas shopping early!" Instead, as early as the first week of November, shoppers began to cast their eyes around in a selection of the customary gifts, and on the Saturday afternoon, large crowds came down-town and bought freely. Of course, all this did not happen by mere chance—there was a reason for this early activity in gift buying, and the prodigal advertising of the leading jewelry stores was largely responsible for the satisfactory early opening of the gift-buying season.

Robert McDonald, "the Diamond Man," has returned to Vancouver after a most successful buying trip to the Eastern centres. In the course of his search for the latest novelties, Mr. McDonald visited Chicago, New York, Montreal and other centres of commerce, and bought very largely of the more moderate priced goods for the Christmas trade. That Mr. McDonald secured some magnificent goods is evident by the lovely window displays shown at his store on Hastings Street, among which we particularly note a choice showing of ladies' dinner rings, set in platinum in a variety of pretty and novel shapes.

Mr. Dowden of the A. Wittnauer Co., was in town the latter part of the month. and was busy calling on the trade. Tom Brady, of Smith Paterson Co., was also in town during the month.

Jimmy Watts has at last hit the outward trail after a prolonged stay in the city.

Messrs. Chant & Son, Main Street, are evindently alive to the place which the modern jewelry store should occupy in the community. Their store on this busy artery of traffic, leading to all of South Vancouver and situated in the very centre of Mount Pleasant residential district, is a real bright spot amid a plethora of ordinary-class stores catering to the varied wants of the thickly-settled district.

Mrs. Mary Lyons is asking for a dissolution of partnership with John L. Markwell, and for an accounting. The business has been that of watchmakers, carried on at 706 Hastings Street, West, under the firm name of Eugene Bramblett.

Community Week, November 6 to 13, was celebrated in Vancouver by a number of pleasing window displays.

Bob Tod, of Tod & Manning, returned from a trip to Cheakamus River with a fish story that only another Cheakamus fisherman would be expected to believe. According to Bob, the river was full of fish—cutthroats, Dolly Vardens, and cohoes of about 1½ pounds. The fishermen have to stand behind a rock while they rig their tackle, to keep it away from the fish. Every pool was a good fishing spot, and it was the biggest run in five years. Bob brought home a number of fine samples to bear out the truth of his story.

Messrs. Henry Birks & Sons' advertising campaign, by means of handsome posters and in the columns of the daily press, is atracting much attention and cannot fail to be productive of much real business. Their slogan, "Always on Time," backed by "Guaranteed, of course," means whole volumes and is very aptly chosen. The firm have opened a most modern and fully-equipped electroplating department in Vancouver. The plant is one of the best that money could secure, and gold, silver, nickel, copper and bross plating is being done by a staff who thoroughly understand their work. This new addition to the local Birks factory is already being well patronized.

At the largest nominating convention ever held in New Westminster, Alderman W. Gifford was chosen as standard-bearer for the Conservatives in the coming provincial election. Billy Gifford is one of the leading jewelers of the Royal City, and a whole host of friends wish him luck in the campaign for provincial honors.

Mr. and Mrs. Bob Manning and Lorne P. McIntosh delighted a large gathering at the Fourteenth Avenue Methodist Church the other evening with an exhibition of their musical skill.

At the last regular meeting of the British Columbia Jewelers' Association, considerable routine business was done. President O. B. Allan presided, and there was a good attendance of members. The president reported that he and Mr. Tod had, as the result of a membership campaign, signed up fifteen applicants for membership in the association; this was considered highly gratifying, especially as other applicants are expected to be signed up within the next few days. The appointment of A. Fraser Reid as secretary-treasurer of the association was confirmed. Other matters discussed were the desire for the return of the Saturday half-holiday and the fact that jewelers in Chinatown did a large part of their business on Wednesday afternoons and on Sundays, in violation of the by-laws of the city. The secretary was instructed to take these matters up, the former with the secretary of the Retail Clerks' Association and the latter with the Chief Constable of the city.

MR. O. B. ALLAN.
Chairman of the British Columbia Jewelers' Association, who has recently been conducting a membership campaign, with splendid results.

Another important matter brought up was the revised scale of repair work, which was submitted by Mr. Carson. Several other changes were suggested on the revised list, and the matter was left in the hands of a committee consisting of Walter M. Gow, Thos. Lyttleton, and A. J. Jacoby. A vote of thanks was accorded to Mr. Jacoby for his work as secretary-treasurer of the association.

Mr. Horace Dorer has recently been in Nelson B.C. for the purpose of closing out one of the oldest established jewelry businesses in the Kootenay country, the business referred to being that lately conducted by Mr. R. H. Ewert, probably the best known jeweler in the interior. At one time this jewelry business was conducted and owned by Mr. J. Dover, now located in Seattle. Mr. Ewert made up his mind some time ago to retire from business and move to California. Mr. Horace Dorer was entrusted with the management of the sale and made a clean sweep in less than three weeks, selling every article in the store, even to the fixtures and materials.

GIFTS THAT LAST

GENERAL NOTES.

Another indication that business is "picking up" and looking optimistic, is the fact that David Belais, manufacturers of the famous 18K. white gold, are planning building on new property which will mean considerable expansion over their present capacity. The factory will be equipped with all modern appliances possible to buy in this particular line. As an example of the rapid growth of the white gold business, over 30,000 white-gold diamond-set rings were sold by one of the accounts alone, last year.

Messrs. Geo. H. Lees & Co., Ltd., the well-known Hamilton manufacturers, have asked us to call attention to the fact that in keeping with their usual custom, they have given up their regular Old Gold advertising space in this issue to their Jewelry Manufacturing Department. All parcels of Old Gold, Old Silver, or any other Precious Metal Scrap sent in, however, will have their regular promp and honest attention.

An unusually enjoyable evening was spent by the staff of H. & A. Saunders, Limited, Toronto, as guests of the firm at a dinner and dance on November 4th. One hundred and twenty-five employees were present, and it was a surprise to the spectator to learn what a large proportion of this staff have been with the firm for periods of from five to twenty years. The dinner was spread at Hunt's Dining Rooms, on Yonge Street, and on the floor above dancing was held until midnight. Hunt's orchestra officiated, not only for the dancing, but throughout the dinner. By way of avoiding the damper which is to often put on social gatherings by lengthy speech-making, talks were limited to two minutes

each, and only four speakers performed. A short programme of music was given by Miss Ryan, Mr. Bolt, Mr. Baker and Mr. Newman, (accompanist), all of the staff.

In our determination to have THE TRADER published earlier this month, we regret that Messrs. Geo. H. Lees & Co's front cover announcement went to press without their O.K. The trade appreciates that this advertiser always endeavors to design "copy" that will make THE TRADER's cover most attractive, but in our anxiety to be mailed out to the trade the first of December, this particular cover is not as striking as Mr. Lees intended it to be.

On September 10th, Capt. "Marty" Welch and the crew of the victorious fishing schooner "Esperanto," were given a dinner by the Gorton-Pew Fisheries Company at Gloucester, Mass. Among the surprises of the evening, was the presentation by the Gorton-Pew Fisheries Company of Gloucester, Mass., (owners of the Esperanto), to Capt. "Marty" L. Welch and to each of the members of the crew, of a Waltham 14 karat, 16 size, 17 jeweled, open face, gold watch. Each watch had the recipient's monogram on the outside, and this inscription on the inside:

"Presented by the Gorton-Pew Fisheries Company, Gloucester, Mass., to (man's name), one of the crew of the schooner Esperanto, winner of the International championship for fishing schooners, sailed off Halifax, October 30th and November 1st, 1920."

The Waltham watches were furnished by Mr. George H. Bibber, Jeweler, of Gloucester, Mass.

To manufacture a line of rings somewhat different and to supply a demand that has been evident for a long time, but which no effort has been made to meet, is the policy of the newly-organized J. I. Shank Co., of 70 Lombard St., Toronto. This firm manufactures a high-grade line of settings and stone-set rings in green and white gold and in platinum. They sell only through jobbers and manufacturing jewelers.

By means of new methods in toll-work and the wonderful ability of their jewelers, a type of ring has been produced which promises to be a revelation to the Canadian trade. The firm is exclusively Canadian and will do its utmost to cater to Canadian trade in a manner that will evoke the highest enthusiasm.

One of the TRADERS' staff saw a beautiful line of silver-plated tableware the other day. This is Stanley & Aylward's brand new line of hand engraved sandwich trays, tea-sets, sugar dredges, etc. Their aspiration to turn out the finest line of silver-plated hollowware in the world, is making itself shown in this truly artistic new line of theirs. Their policy is to sell to jewelers only and maintain one price.

The Mappin & Webb catalogue, recently issued, is an unusually fine piece of work, a tribute alike to the arts of the jeweler and of the printer. Over a hundred pages of illustrations depict choice samples of the magnificent stock, and the whole is contained in a cover of rich brown, gold, and black, with a medallion in three additional colors. The effect of the whole is striking and forms a valuble argument for gifts that last,—though that slogan is not mentioned in its pages. An exceptiontlly interestiing plate is the frontispice, which shows illustrations of ten of the famous Mappin & Webb stores; those in London (two), Paris, Rome, Biarritz, Monte Carlo, Sao Paulo, Rio de Janeiro, Johannesburg and Montreal.

A little bird tells THE TRADER that Mr. Wallace W. ("Bill") Lees has been blest with a bouncing baby boy. THE TRADER is certainly glad to join with the rest of the trade in offering Mr. Lees the heartiset congratulations, and in welcoming him as another "Babe" Ruth in the jewelry industry, just like his Dad.

The series of lectures delivered at the Short Course in Merchandising, held in 1918, by the University of Manitoba, has been compiled in the shape of a book, published by the University.

Phonographs Best Department

(*Continued from page 70.*)

"But," you ask, "how does it pay for itself?"

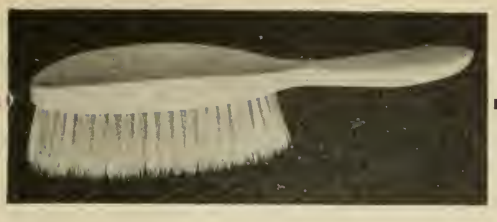
It doesn't any more. It can't, because it has already done so. From now on it's earnings are profits. How? Mr. Jeanneret started renting it out for dances. I presume that after it had been running for awhile, evenings and the like, it got to be the only thing the townspeople could hear. Mr. Jeanneret seems to have them going and coming. He should soon be able to do a good trade in aurophones on the side.

As I started to tell you some time back (in the wrong place), the phonograph business, far from interfering with the jewelry business, is of actual aid to it. At first people came to buy jewelry and Mr. Jeanneret sold them portable phonographs. Then, of course, he had to sell them records. Soon they started coming in purposely for phonographs, records, needles, etc. Now, in addition to the usual run of jewelry purchasers, he has a large and steady clientele for phonographs and supplies. A good proportion of these have now become jewelry customers as well.

This sort of thing has brought him many new regular customers, and has helped up considerably his turnover in jewelry, silverware, watches and other goods.

When one recollects that all this has been accomplished in the face of competition from three music stores and a local phonograph maker, a good idea is obtained of the truth of what The Trader has been emphasizing all along—*that the jeweler has advantages in the phonograph game over every other merchant, not excluding the regular music dealer.*

The real thing in pioneering—a new jewelry store on the outskirts of civilization. A close study of the sign may reveal the words "N. R. Park, watchmaker, jeweler and optician." "The Trader" wishes success to this Northern Albertan jeweler. He has the courage and enterprise which merit it.



Delivery Made Same Day—
SOLID FRENCH IVORY LINES

We are fortunate in being able to offer a part of a $65,000 factory stock order, which has just come through and is now at our warehouse.

From this you can purchase what is required to fill up your lines for the Christmas Season—

Hair Brushes
Hat Brushes
Mirrors
Puff Boxes and Hair Receivers (to match)
Cloth Brushes
Military Brushes
Combs
Jewel Cases
Manicure Pieces
Complete sets in Cases and many other articles

These goods are solid all the way through—there are no seams to open up—will not split or break—match in color and stamped "French Ivory."

Most dealers know our lines; and let us say that every article is unconditionally guaranteed.

Prices are low and based on first factory costs.

Order by mail or call.

DOMINION IVORY CO., LIMITED
52 Bay Street, Toronto
Telephone: Adelaide 1226.

Just Arrived

A Wonderful Shipment of
Imitation Precious Stone

NECKLACES

Acquamarine
Garnet
Lapiz
Ruby
Rosalin
Topaz
Crystal
Amethyst
Spar
Olivine
Emerald
Sapphire
Opal

Real CORAL | Imitation AMBER | Italian JET

STERLING VANITIES

Appro. parcels upon request

Borrelli & Vitelli
36 Toronto St. - Toronto

M. Lewis Mittenthal

Loose Diamonds

LEAVING FOR EUROPE DECEMBER 11th,
RETURNING ABOUT FEBRUARY 1st.

286 St. James Street - MONTREAL

"KINGSWAY PLATE"

(Sucklings Limited, Birmingham, England)

Your volume of business is due to undergo a rapid increase during the next few weeks, and incidentally your stock of Silverplate will be called upon to cater to this demand. Therefore we would point out the advisability of seeing that your stock embraces designs and articles that will reflect nothing but high prestige on your store.

We are now in a position to accept orders for import or from stock for Kingsway Plate.

W. T. EVANS
518 St. Catherine Street West, Montreal

GIFTS THAT LAST

A MESH BAG

is at all times a rapid selling article, particularly so should it happen to be a

Whiting & Davis Mesh Bag

Shoppers seeking a gift of refined appearance are invariably attracted by their distinctiveness and neat designs, while the slogan "Gifts that Last" was never more applicable, because—

They Do Last.

Your Jobber Will Gladly Supply You

WHITING & DAVIS COMPANY

Sherbrooke, Que.

Electric

A large packer once said he would give a million dollars for a smile like Charles Schwab's.

YOU CAN HAVE IT FOR LESS

The extra sales you will get through having a nice assortment of our chains will make you the proud owner of that Million Dollar Smile.

It's one of the

"GIFTS THAT LAST"

ELECTRIC CHAIN CO. OF CANADA, LTD.

River Street - Toronto

Chain

E

Send Us Your Rush Orders For

Solid Gold and Gold Filled Goods

We will gladly fill them
in time for Christmas selling.

We sincerely wish the entire
trade "A Merry Christmas"

JAMES EASTWOOD

Wholesale and Manufacturing Jeweler

65 Provost Street - NEW GLASGOW, N.S.

Semi-Precious Stones

We are carrying a complete stock of

Onyx and Shell Cameos
Bloodstones, Amethysts, Peridots, Topaz,
Half Pearls, Doublets, Rubies, Sapphires,
etc., etc.

GUISEPPE D'ELIA

D. SHAPIRO, Canadian Representative

New Birks Building, Montreal

Norman Plate

Product of Canada

IS SOLD EXCLUSIVELY THROUGH JEWELERS

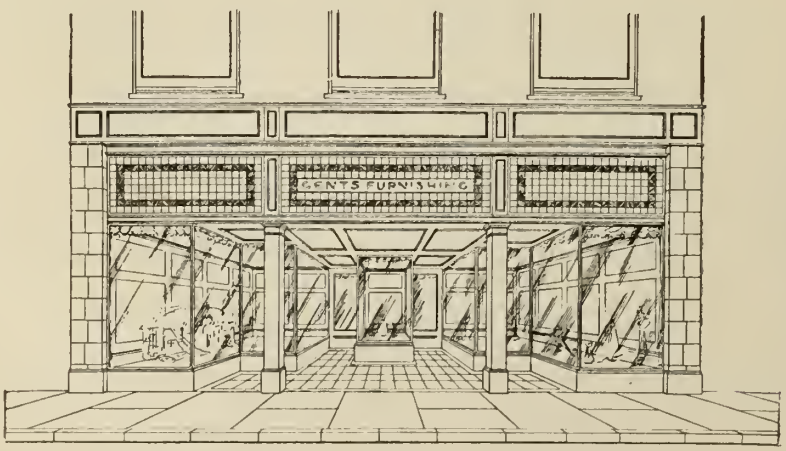
Stanley & Aylward Limited

TORONTO MONTREAL

HERE is a mighty fine lay-out for a store front 25 feet or more in width. We have a book of store front designs and would be glad to send you a copy.

Plate Glass
Sheet
Art
Mirror
Figured
Prism

Zouri Metal
Store Front
Construction



Zouri Stocks carried at:

Halifax
Montreal
Ottawa
Toronto
Windsor
Winnipeg
Regina
Edmonton
Vancouver

THE BEST P&G OF CANADA LIMITED IN GLASS

The CONSOLIDATED PLATE GLASS COMPANY
OF CANADA LIMITED
TORONTO - MONTREAL - WINNIPEG

THE BEST P&G OF CANADA LIMITED IN GLASS

ANNOUNCEMENT

We desire to inform the trade that, early in January, we will visit them with samples of our various lines of Silverware, Cutlery and Brassware.

While our facilities of production have greatly increased, we find the demand so great that we earnestly advise the trade to place their orders in time to be assured of reasonable deliveries.

Added to our regular lines are several decidedly new features that possess powers of attraction that are sure to meet with universal approval. The complete range is one that exemplifies designs of exclusive distinctiveness, coupled with a neatness that bespeaks a quiet, true dignity. The super-quality so apparent in every article ends all doubtfulness.

As the time is rapidly approaching, we would like to take this opportunity of wishing THE COMPLIMENTS OF THE SEASON to the trade in general.

JOHN ROUND & SONS, Limited

51 St. Paul Street West, Montreal

Tudor Works, Sheffield, England

WE WILL DELIVER JEWELRY BOXES IN TIME FOR CHRISTMAS TRADE

Boxes	In Leatherette	In Blue Velvet
Ring Boxes	$4.80	$ 6.00
Link "	5.40	.....
Earring "	....	7.80
Brooch "	5.40	7.80
Tie Pin "	5.40	7.20
Bracelet Watch Boxes	7.80	12.00
" " Detachable	7.20	11.40
Lavalliere Boxes	6.00	9.60
Universal "	6.60	....
Rosary "	5.40	....
Bar Pin "	6.60	8.40

We also carry a complete stock of Ivory Goods in many artistic and distinctive designs.

EAVES BROS.

128 Bleury Street **Montreal**

Horace Dorer

Jewellery Sales Expert

For the Legitimate Trade Only. Sales Conducted Anywhere on the North American Continent.

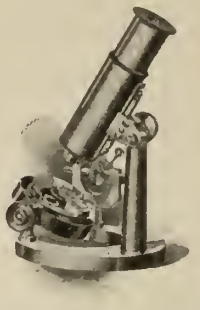
357 COLLEGE ST., Toronto, Ont.

604 CANADA BLDG., Winnipeg, Man.

669 GRANVILLE ST., Vancouver, B.C.

Telegraphic Address: 709 4th Avenue, New Westminister, B.C.

Whether you are in Missouri or not and want to carry out the purpose for which you are in business to-day, the world insists on being shown.



The Watch Demonstrator highly magnifies troubles in watches, and is made to show them, this eliminates arguments in explaining the work and logically impels a prospect to pay for the necessary repairs. It is also used for selling better watches, and is built with a safety pivot straightener which takes but one minute to perform a $3.00 job. The cleverest equipment to make money to satisfy customers, and to get rid of troubles in the watch repair trade.

Watchmakers Document, Inc. North Platte, Neb.

WATCH REPAIRING

for the Trade Properly and Promptly attended to.

Former traveller and Missionary for the Elgin Watch Co. **FRED. ARNOTT** 67 Indian Road TORONTO

WATCHMAKERS AND REPAIRERS

EFFICIENT AND CAPABLE WORKMEN.
QUICK SERVICE AND SATISFACTION.

George D. Neima & Company

Clayden Bldg. - TRENTON, N.S.

I CAN DO REPAIRS FOR LESS. I GUARANTEE ALL DELIVERIES WITHIN THE WEEK.

FIRST-CLASS WORKMANSHIP

E. CHARBONEAU

Watchmaker to the Trade

827 St. Catherine St. East

Phone East 5645. MONTREAL

Phone Uptown 6640. 511 St. Catherine St. West.

C. H. A. GRANT

Manufacturers' Agent

615 DRUMMOND BLDG., MONTREAL.

Specialties: Bracelet Watches, Military and others. Tavannes Watches, Diamonds.

W. CASPER, Limited

IMPORTER OF PRECIOUS STONES

Pearls and Half Pearls

Appro. Parcels sent on Request

110 Church St. Phone Main 4445 TORONTO

Toronto Watch Case Repair Co.

40½ Colborne Street, Toronto

J. C. Fisher. Phone: Main 2629 T. B. Hughes

English and Swiss Cases changed to take American Movements

TRADE WATCH REPAIRING

All kinds of high class watch repairing handled. Efficient and capable workmen.

Service and Satisfaction.

BARTLETT & WAKEFORD

45 Richmond St. E. - - - Toronto

Phone Main 3470.

Wm. Campbell Engraver

Letter and Ornamental work to the trade
Quotations on application

Room 323 Lister Bldg., (King William & James Sts.) Hamilton, Ont.

YOU WANT

accurate work and prompt returns. We assure this in repairing chronographs, and all kinds of watches. Give us a trial order and be convinced.

St. James Chambers, 79 Adelaide St. E. **HARPER & CO.** TORONTO. Tel. M. 6268

TRADE WATCH REPAIRING

We have increased our capacity and are now in a position to look after a few new customers.
Parcels returned same week.

IDEAL WATCH REPAIR CO.

737 Bloor St. West, Toronto

WATCH REPAIRS

Received to-day—Returned the next day
"A trial means becoming a regular customer."

JOS. ST. JEAN

Watchmaker to the trade.

85 Beaubien Street - - Montreal

Telephone Calumet 2150.

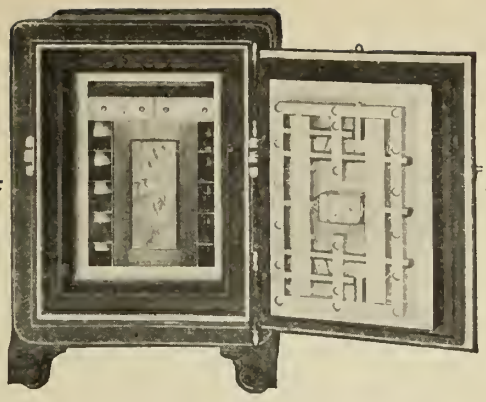
WE IMPORT

WATCHMAKERS' TOOLS AND MATERIALS
JEWELLERS FINDINGS
IMITATION AND REAL STONES

Headquarters for Waltham Material for Maritime Provinces

ARTHUR W. THOMAS

188 ARGYLE STREET, HALIFAX, N.S.



Double Protection

When you put away your stock at night in a Taylor Jewellers' Safe, you can rest assured that you are adequately protected against burglary as well as fire.

If the safe which you have at present only gives you protection against fire, you are taking unnecessary chances.

Write for particulars of Taylor's Jewellers' Safe, which is specially constructed to protect you from Fire and Burglary.

Established 1855

J. & J. Taylor, Limited
Toronto Safe Works
TORONTO, ONTARIO
Branches: Montreal, Winnipeg, Vancouver

ISRAEL MICHALSON

Diamonds

26 Holborn Viaduct
LONDON, E.C.
ENGLAND

Cable Address
Noslahcim
London

BAKER

SETTINGS FINDINGS

S-E-A-M-L-E-S-S Wedding Ring Blanks

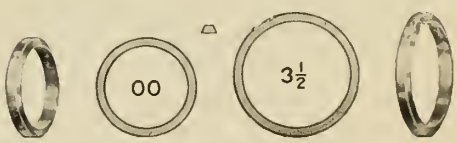
Suitable for engraving and stone setting

BEVELED

HALF ROUND

FLAT

CHILDREN'S BEVELED



Made in PLATINUM

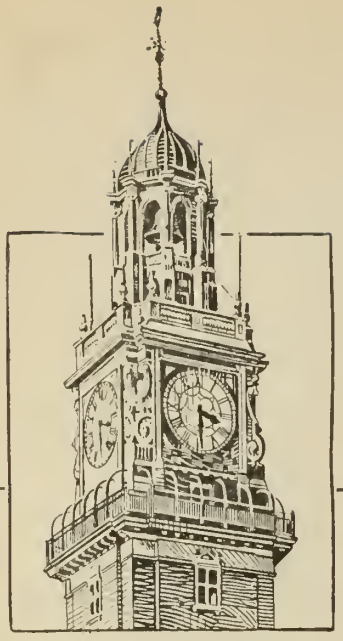
10 K, 14 K & 18 K, Yellow Gold
14 K & 18 K, Green Gold
14 K & 18 K, White Gold

Also in the new "Baker special,"
18 K, WHITE GOLD

BAKER & CO., INC.

Refiners and Workers of Platinum Gold and Silver

30 Church St. New York — 54 Austin St. NEWARK, N. J. — 5 S Wabash Ave Chicago.



Public Clocks Church Bells

Highly specialized skill is needed to make and fix satisfactorily big public clocks and bells. We have been Clockmakers since 1844 and Bellfounders since 1877, and our work stands all over the world.

All our clocks, from small house to largest Town Hall sizes, are made throughout in our Croydon workshops, and are, therefore, guaranteed in every respect.

We cast and fix bells anywhere, in any weight, specializing in complete peals scientifically tuned and remarkably pure in tone.

Enquiries invited.

Suggestions and estimates supplied.

Gillett & Johnston
Founders of many famous bells
Croydon
England

Telephone Adelaide 3393

The Imperial Refining and Smelting Co. of Canada

General Assayers and Refiners of

Platinum, Gold, Silver, Sweeps, and all kinds of Precious Metal Wastes, etc.

Exclusively a Canadian organization, having the necessary experience to give you the most efficient service in the refining of your wastes.

We refer you to the trade.

32-38 Beverley Street
Toronto - Ontario

Don't lose the money that can be made in repairs. If you cannot handle the work, send it to us. We have the men and material to do all your repairs and give you service.

DON'T FORGET: Every material order is filled by a watchmaker

KLEIN & BURROWS
40 Colborne Street - TORONTO

GET AFTER THE CLASS PIN TRADE

The demand for these pins is tremendous. Students of your town are bound to be interested.

Our large assortment (Class, Club, College, School, or Fraternity) offers a great variety of designs from which suitable selections can be made.
Write for booklet and prices.

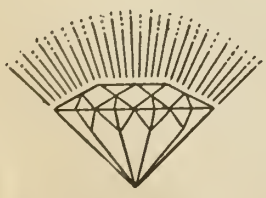
The Toronto Trophy Craft Company
1711-12 Royal Bank Building, Toronto

J. G. COFFEY

Wholesale Manufacturing Jeweler

Specializing in fine 10 and 14 Karat GOLD RINGS

119 ST. ALEXANDER STREET
MONTREAL
Phone Up. 6980

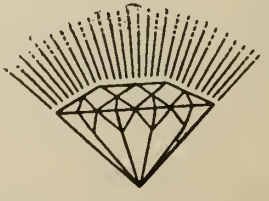


R. JACOBS & BRO.

DIAMONDS EXCLUSIVELY

Send us your appro. orders. We assure you of prompt service and values second to none.

15 Yonge Street Arcade - TORONTO



JEWELERS' OPPORTUNITY EXCHANGE

THE TRADER REACHES 96% OF THE JEWELERS IN CANADA.

"Situations Wanted" and "Situations Vacant," 25 words or less, 50c per insertion or 3 insertions for $1.00. "Business Chances," "Articles for Sale," and "Wanted to Buy," 50 words or less, one insertion, $1.00; three insertions, $2.00; five insertions, $3.00. Display announcements in black type, $1.50 per inch per insertion. Send copy by 20th of month. Remit by money order if possible.

NO ACCOUNTS BOOKED FOR "WANT ADS" ON THIS PAGE

Business Chances

JEWELRY BUSINESS FOR SALE in one of the best towns in Western Ontario, established ten years; good repair trade. Fine opening for practical man. No opposition. Stock, fixtures, etc., $1,000 cash, balance on terms to suit. Address Jeweler, 32 Senator Ave., Hamilton, Ont.

FOR SALE—Jewelry and optical business in New Waterford, N.S. One of the best and richest coal mining towns in Nova Scotia; population about 7,000. Practically no opposition. Big turnover; an excellent repair trade. Can reduce stock and fixtures to about $2,500, the 1st of January. Cash only considered. Owner has other business interests. G. T. Munn, Jeweler and Optician, New Waterford, N.S.

JEWELRY AND MUSICAL BUSINESS for sale in a good agricultural district in Saskatchewan; about $3,500 stock of all fresh goods; repair department. Will pay for all expense; good opportunity for further development of business. Low rent. No opposition. Will consider cash only. Reply Box 663, Trader.

FOR SALE—Watchmaking and jewelry business in a live city in Western Ontario. Good reasons given for selling. Reply Box 661, Trader.

JEWELRY BUSINESS FOR SALE at a rate on the dollar. About $4,000 stock, consisting of all fresh goods, such as watches, clocks, silverware, cut glass, optical goods, phonograph, etc., and fixtures, tools and materials. Low rent. Population of town 2,000, and large field to draw from in farm trade. Reason for selling, ill health. Reply, Box 656, Trader.

WANTED

For Toronto and Western Ontario, special lines of high grade merchandise for the trade in general, on a commission basis. Goods will be sold to responsible dealers only. Advertiser will furnish highest references from banks and manufacturers if required. Reply, Box 658, Trader.

Businesses Wanted

WANTED TO PURCHASE a jewelry business in Toronto for cash. Apply Box 659, Trader and Canadian Jeweler.

WANTED—To buy a jewelry business in Saskatchewan, Alberta or British Columbia, in a town of not less than 4,000. What have you to offer? H. Haliday, Box 14, Melfort, Sask.

WANTED—To purchase jewelry business in good Ontario town or small city. Give full particulars in first letter. Possession arranged. All replies treated confidentially. Box 649, Trader.

Situations Vacant

CLOCK MAKER WANTED—Experienced in general clock repairs including chime movements, permanent position, good wages. Henry Birks & Sons, Limited, 101 Sparks Street, Ottawa.

WANTED—At once good watchmaker, who could help wait on trade during Xmas season. State wages, and when you can come in first letter. A. H. Tobey, Sudbury, Ont.

EXPERIENCED JEWELRY SALESMAN wanted for a store in Sudbury, Ontario. One with fair knowledge of watch work preferred. Permanent position; give references, and salary expected in first letter. Apply A. H. Beath, Sudbury, Ont.

WANTED—Watchmaker, state what salary wanted, and past experience. Apply Mitchell & Duncan, Limited, jewelers, Victoria, B.C.

AGENTS WANTED—Big profits—Quick returns — selling gramophones direct from manufacturer. Attractive models, prices, and excellent tonal quality. Write for special agents proposition. Voice-O-Phone Co., Factory Office No. 3, 1 Adelaide St. East, Toronto.

WANTED—First-class watch repairer, state wages and experience in first letter, also references. E. P. Battley, Sarnia, Ont.

Positions Wanted

YOUNG MAN with two years' experience in jewelry store, short time at bench, would like to finish apprenticeship, willing to learn. Write F. J. Darou, Box 157, Lanark, Ont.

CLOCK REPAIRER (Improver) requires position from the 1st January. Box 662, Trader.

YOUNG MAN with twelve years' experience as watchmaker and engraver, desires position with part or whole time waiting on trade in retail store. Capabe of taking charge. Ontario preferred. Reply Box 660, Trader.

WANTED—Position as jewelry salesman, have had fifteen years experience in the trade as front store salesman, window dressing, stock keeping, also am practical watchmaker, would accept position where most of my time would be in the front store and spare time at the bench. Have been five years in my present position—Toronto preferred, can furnish references if desired. Box 657, Trader.

POSITION WANTED—Watchmaker, 25 years at bench, desires position in Alberta or British Columbia; coast preferred. Thoroughly competent in all branches of the trade. Staffs, cylinders, pinions and every class of turning and fitting. Jeweling, renewing and refinishing, springing, timing and adjusting; general run of wheel cutting and fitting. Could take charge of worshop. State salary in first letter. Box 652, Trader.

JEWELRY BUSINESS FOR SALE

In the City of Saskatoon, the balance of stock and fixtures of A. A. Syman is for sale. We believe that this firm had the largest turnover in the City of Saskatoon. Mr. Syman is quitting to go to a warmer climate.

A big closing-out sale is being held now, and will continue until Christmas. Phone, telegraph, call or write for particulars to SYMAN'S FOR DIAMONDS, Saskatoon.

Terms can be arranged to a suitable party.

Phone SACKVILLE 2179

Factory, Show Rooms and Offices HALIFAX, N.S.

39 Duke Street, Opp. City Hall. Canada

P.O. BOX 9

H. R. BERGMANN & CO., LIMITED

WHOLESALE AND MANUFACTURING JEWELERS

Wedding Rings
Diamond Rings
Bracelet Watches
Waltham Watches
Tavannes Watches
Jewelry of all description—
Gold, Gold-Filled and Silver
Chime, Striking and Alarm Clocks
Silver Plated Flat Ware and Cut Glass
Watch Cases, American Watch Case Co

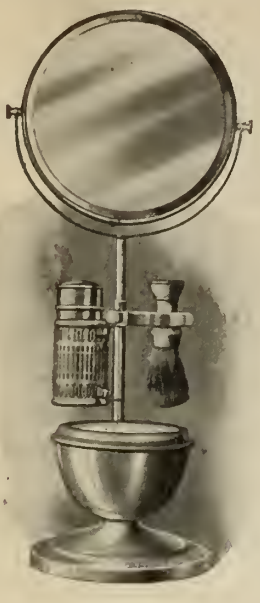
Importers of

WATCHMAKERS' AND JEWELERS' SUPPLIES

Engravers, Gold and Silver Platers to the Trade.

EVERYTHING FOR THE JEWELER

Jewelry Boxes
Clock Material
Watch Material
Window Fixtures
Tools and Machinery
Precious and Semi-Precious Stones
Electric Power and Polishing Motors
and General Supplies of all kinds for
Watchmakers, Jewelers and Kindred Trades



"Goods of Quality"

SELL THE BEST

The latest addition to our factory is a special department devoted to the output of silver-plated

Shaving Sets

of all kinds. This line features Quality coupled with low prices.

Announcement

We also manufacture a full line of medium grade plateware, at very low prices, that will be found very attractive by jobbers and dealers.

"Place Your Sample Orders Now"

J. D. CAMIRAND & COMPANY

Manufacturers

149 ST. PAUL STREET WEST

MONTREAL

GOLDSMITH BROS.

Smelting and Refining Co. Limited

SWEEP SMELTERS

Refiners of Gold, Silver and Platinum

Accurate returns made on Scrap same day shipment is received

Note New Address:

21 DUNDAS ST. EAST

Toronto - Ont.

THE

DAILY DEMAND

Is for Rings with a finish and Jewelry made with precision. We specialize in Platinum and Gold Jewelry.

Original Designs.

ROUGHTON & SKELTON

LIMITED

32 McGILL COLLEGE AVENUE

MONTREAL

Wickett & Smith Co.

Gold Refiners
Sweeps Smelters

OLD GOLD, SILVER and PLATINUM Bought

71 Lombard Street, Toronto

Kennedy & Williams

SUCCESSORS TO

W. R. Campbell Co.

TRADE C MARK Registered

Wholesale and Manufacturing Jewelers

P.O. Box 223 WINNIPEG

No. 5913-17, Hall Marked Sterling Silver Tea and Coffee Services.

Revival of English Silverware Trade

"Quality:" the most important factor.

We are pleased to inform you that the Silverware Trade connections with England have again been firmly established, with pleasing results.

Conditions are steadily improving, making it possible for us to accept import orders.

As there is an extensive demand for this line, we advise the early placing of your orders to avoid disappointment.

WE are specializing in a complete line of Sterling Silver Tea and Coffee Services, Baskets, Dishes, Cigar and Cigarette Boxes, etc., in a diversity of alluring designs.

ALSO a complete line of Plated Tea and Coffee Services, Entree Dishes and Flatware, etc. These are handsomely finished and very unique.

OUR showrooms contain an exhibition of Silverware that features "Quality," the uppermost thought in the mind of the Silverware Shopper.

The definite quality so evident here will fill the requirements of the most exacting purchaser.

A Reminder for 1920

Prosperity and Prestige are assured with a stock of our lines.

John Round & Son, Limited

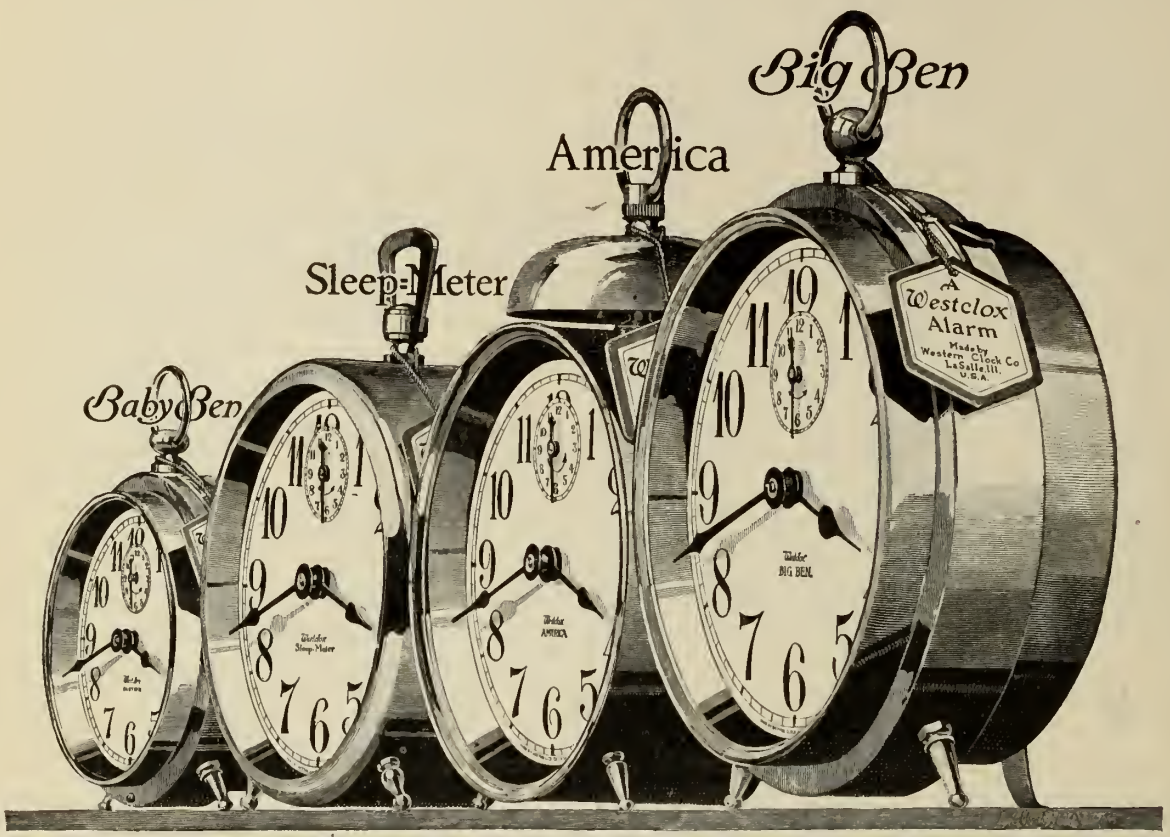
51 St. Paul Street West - Montreal

TUDOR WORKS, SHEFFIELD ENGLAND.

Also Canadian Sales Agents for

The Middletown Silver Company, makers of

MID-SIL CRAFT Silverware.



Westclox are sale-makers

You've probably noticed how an alarm clock display brings new customers into your store. And usually an alarm clock customer buys something else, too, while he's there.

When you're selling Westclox alarms you're always sure of the clock giving satisfaction and bringing your customers back to do more business with you.

Every Westclox dealer will tell you that all Westclox are good clocks—and good business builders.

Western Clock Co.—makers of Westclox

La Salle and Peru, Ill., U. S. A.

GREETINGS

for a Prosperous 1920

IN extending the New Year's greetings, we wish to mention the fact that last year we had the tension of the Great War still upon us, and while we were yet hopeful, there were some branches of our business in the initiative or experimental stage as well as the principle of co-operation with our employees.

¶ After a very pleasant year in which, through the kind patronage of the Jewelry and Kindred Trades of Canada, we have been able to extend our business along good, substantial lines, and we are glad to be in a position to state that a Co-partnership between all concerned has been established, which consequently inspires greater effort on the part of every member, resulting in a vast increase of the Amount of Production.

¶ We further feel confident and are satisfied that a feeling of good-will is existing in our System which will be to our customers' advantage.

With sincere good wishes.

The Goldstein Jewelry Mfg. Co.
LIMITED

Manufacturers of High Class
Platinum and Gold Jewelry

180 John St. - TORONTO

ANNOUNCEMENT

We have pleasure in announcing that Major C. M. Cooper has joined our staff, and also that we have removed to new and more commodious Offices in the new MOLSONS BANK CHAMBERS, 137 DUNDAS ST., London, Ontario, where, with improved facilities, we hope to be better enabled to meet the steadily increasing requirements of the Trade.

As we enjoy exclusive European connections and are our own Bankers, we are enabled to give our Customers exceptional VALUES and easy TERMS.

A. E. COOPER, Diamond Importer

2 Tulpstraat
Amsterdam, Holland

Molsons Bank Chambers
137 Dundas Street
LONDON, CANADA

MAKE THIS MOVE FOR MORE TRADE!

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JAMES EASTWOOD & CO.

Wholesale and Manufacturing Jeweler

65 PROVOST STREET - NEW GLASGOW, N.S.

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These latest importations in watches have just arrived, and, we are pleased to say, they will be shown to the trade this month. They come in

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WALTHAM

Hall and Mantel Clocks

We are now prepared to supply you with a very fine line of Grandfather Hall Clocks and Mantel Clocks on which we can assure you prompt shipment. These clocks are the Waltham standard of quality in every particular, and the case designs are of a quality, design and finish to match the high-grade movements.

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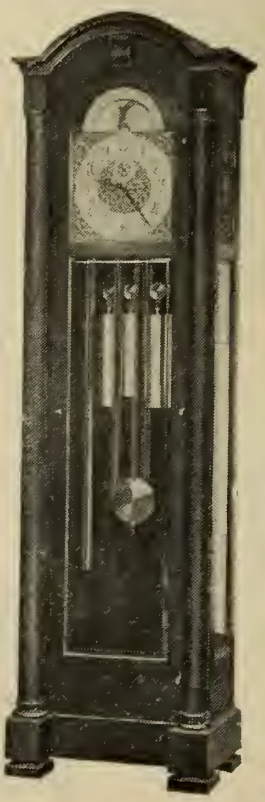
These clocks are also a valuable aid in developing business among the wealthier people of your locality.



Ask for the special folder now in preparation, showing the Waltham line of Hall, Mantel and Desk Clocks

WALTHAM WATCH COMPANY
LIMITED

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Makers and Distributors of Waltham Products in Canada

Factories: MONTREAL, CANADA WALTHAM, U.S.A.

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You can Sell every prospect for Cup or Shield if you will Let us Help you

EVERY cup is a winner in our new Prize Trophy Catalogue. Upwards of thirty Cups, Shields and Emblems to select from.
It will be ready for mailing early in January, and if you do not get yours, please write for it.

ROWLAND & CAMPBELL, Limited

Dept. 5, Canada Bldg., Winnipeg

PAR PLATE

100 per cent Value

Extensive national advertising has done much to establish the name Par Plate in the mind of the housewife who is looking for silverware values.

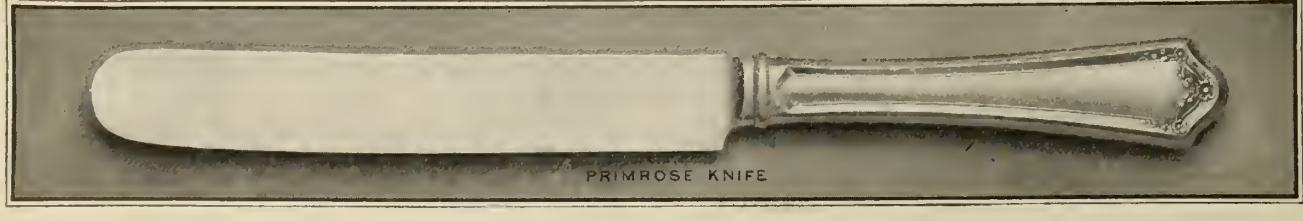
In its own price range, the value of Par Plate is just as unmistakably fixed as that of Community Plate.

Par Plate bears a good old-fashioned A1 plate. It is the first silverware in this grade ever backed by a definite quality guarantee.

Now is the time to display your line of Par Plate. The steady rush of the after-Christmas bargain-seekers will enable you to realize frequent sales in this line.

Its patterns were originated by the same artist who created the beautiful Community Plate designs, and will make a particularly attractive window or counter display.

ONEIDA COMMUNITY LIMITED
Niagara Falls, Ontario



PRIMROSE KNIFE

THE TRADER

With Which is Incorporated
THE CANADIAN JEWELER
Official Organ of the Canadian Jewelry Trade

Vol. L. **Toronto, Canada, January, 1920** **No. 1**

"Watch Your Step" in 1920

WITH the conclusion of probably the most successful season ever enjoyed by the jewelers of Canada, the thoughts of progressive men in the trade will turn to the outlook for the New Year now beginning its course. Prosperous as the jewelry business has been in the past few years, there can be no guarantee that such desirable conditions will continue indefinitely. The whole world is in a condition of unrest so pronounced as to render it impossible to give even a forecast of what may eventuate. How a restoration to normal conditions is to be effected is a question that has puzzled the most acute political economists. Whether it will come through a financial crisis or through a gradual process of settling down and increasing production, none is brave enough to predict. But it is unquestioned that at present we are in the midst of a period of extreme inflation, a tremendous boom unequalled in history. And like all other booms, artificial and not based on substantial prosperity, it is bound to collapse at some time or other and just as surely it will carry down with it many who fail to recognize its ephemeral character.

Canada is not in the position of some of the European nations whose people are actually on the verge of starvation. There is no question of the ability of this country to overcome her present burden of debt and develop her resources to an almost unlimited extent. Her citizens have not known the fear of famine nor have they been deprived of the necessities or even the luxuries of life. In fact the only ailment affecting Canada at the present time is the wild extravagance that has marked the period since the signing of the armistice. All predictions as to what really would happen when the war ceased went by the board, and it is just as difficult to make a prognostication now as it was then. But the advice given at that time, to make provision for any eventuality, to buy closely and keep as nearly as possible on a cash basis, was good then and it's good now. The jewelry trade should be in a particularly fortunate position. The demand for goods has been so strong as to eliminate old stocks almost entirely, there has been no reason for granting credit and when the books are balanced for the year's business, there should be a general wiping-out of past obligations and a renewal of business activities with a clean sheet.

A sign of the times may be found in the announcements being sent out by large firms with regard to terms. The jewelry trade of Canada is rapidly tending toward the desirable point where the standard rate of discount will be 2 per cent. 10 days, net 90 days, with interest after that time. Short dating will very soon supersede the present archaic system that has survived since the American Civil War and the whole trade will benefit by the change.

Present conditions in the trade will serve to attach peculiar importance to the National Convention of Jewelers to be held in Montreal on February 17th next. There was never a period when the possibility of relieving the industry of all the abuses that have accumulated with passing years was so assured, or when the prospect of having all the branches of the trade united in a harmonious organization was so bright. The National Association has more than justified its existence during its brief career, but it is only at the beginning of its potential usefulness. With all the provinces organized and controlled by men of wide vision, there can be no limit to the powers of the association and it will be essentially a retailers' organization. It is therefore most important that the retail trade be well represented at Montreal next month, so that the policy of the C. N. J. A., may be well considered and directed toward the best interest of the jewelry trade as a whole.

This month a tour of the Western Provinces is being undertaken by Mr. W. G. Young of London, Vice-President for Ontario, who will visit Winnipeg, Regina and Calgary during the week of January 12th and Vancouver and Victoria the following week. It is expected that Provincial organizations will be formed in each of the provinces and delegates appointed to the National Convention.

With the west thus brought under the banner, there will be no doubt of the stability of the C. N. J. A. or the success of the convention. The assurance that representative jewelers from coast to coast will sit together at a round-table conference on matters affecting the jewelry industry is in itself evidence of an achievement that only a year ago might have been characterized as a dream.

Mr. Arthur A. Everts, of Dallas, Texas, President of the American National Retail Jewelers' Association, has announced his intention of being present and his international reputation as a speaker will ensure him a highly appreciative audience. The Montreal Association is making arrangements for the convention at the Windsor Hotel where a banquet will be tendered the visiting jewelers on the evening of February 17th. The programme is now in course of preparation and that it will be of interest to every jeweler goes without saying.

The present offers a great opportunity to the trade to place its affairs on a substantial and satisfactory basis, with a square deal assured to each branch and a court of competent jurisdiction provided for the adjustment of all inequalities.

Toronto Engravers New Scale

A new scale of prices has been fixed by the Toronto Engravers Association and went into force last month. As will be noted, it shows a marked increase in certain particulars but it cannot be said to be unduly high. It will undoubtedly serve to emphasize the fact that the day of free engraving has passed beyond recall, never to return. The list will probably be revised shortly and amended in some minor particulars. All of the Toronto engravers are now members of the association of which the officers are: J. H. Clarke, president; Jas. Ferguson, vice-president: Wm. Herridge, 12 Adelaide St. West, secretary-treasurer. The list is as follows:

Inscription work, per letter	2c
Trophy Cups, per letter	from 2½c
Cuff Links, per pair.	
Script Letter	0 .20
Old English Letter	.40
Script Mono	.50
Ribbon Mono	.75
Art Mono	1.00
Block Mono	1.50
Signet Rings, per letter.	
Scripl	.10
Old English	.20
Script Mono	.25
Art or Block Mono	.50

WATCHES.

4 sizes. No. 1, No. 2, No. 3, No. 4.
Size of 10c, 25c, 50c and $1.00 pieces.

Script Mono, 2 or more letters.	
No. 1	.40
No. 2.	.75
No. 3.	1.00
No. 4.	1.25
Ribbon Mono, 2 or 3 letters.	
No. 1.	.75
No. 2.	1.25
No. 3.	2.00
No. 4.	2.50

Same price for Art or Block Mono as Ribbon.

LOCKETS—Sript Mono.

Small	.25
Medium	.40
Large	.60
Ribbon Mono	
Small	.25
Medium	.60
Large	.75

FLATWORK—per doz.

Script, plated goods	.60
Script, silver goods	.75
Old English, plated	.85
Old English, silver	1.25
Old English, shaded	2.00
Crest on flatware	from 3.50
With Motto	from 4.50

Ivory handled, allow 50 per cent. above list price.

HOLLOW WARE—Old English.

½ in. size	$ .35
¾ in. size.	.50
1 in. size.	.60
1½ in. size.	.75
2 in. size.	.90
Script Mono.	
½ in. size.	.40
¾ in. size.	.75
1 in size.	1.00
1½ in size.	1.25
2 in. size.	1.50
Separate Script.	
½ in. size.	.25
¾ in. size.	.30
1 in. size.	.35
1½ in. size.	.40
2 in. size.	.50

IVORY AND SILVER TOILET GOODS.

3 sizes. No. 1, cuticle size.
No. 2, brush size.
No. 3, mirror size.

Script, per letter.	
Size No. 1	.10
" No. 2	.20
" No. 3	.30
Old English, per letter.	
Size No. 1	.20
" No. 2	.30
" No. 3	.50

SEALS.

Crests	from 2.50
With motto	from 3.50
Script,per letter	.20
Old English	.35

OUTLINE AND CUT UP WORK.

Fancy Block Letters for Band Rings	.15
Masonic Emblems, each	.35
Oddfellows' Emblems, each	.35
Block and Art Mono for Signets, each	.50
Block and Art Mono for Cuff Links, per pair	1.50

ORNAMENTAL WORK.

Shoulders of signets	.50c up
Shoulders of claw rings	.50c up
Laurel Wreath Wedding Rings	$2.00
Scroll Wedding Rings	2.50
Bridal Wreath Wedding Rings	3.00

A minimum charge of 10 cents is made.

These prices are net and apply only to the city of Toronto, a slight increase being made to cover cost of handling parcels from outside points.

New Silver Area Developing

Considerable interest is being shown in the development of the Gowganda and Elk Lake silver deposits. Advices from the north state that this new district promises to replace Cobalt in the position of premier importance in the production of silver. The output from Cobalt has been slowly declining, measured by ounces, although the increased price places the total value at far above normal. In the newer districts, however, the real work of development is only commencing, and great things are expected for the future. The Gowganda and Elk Lake territories are much larger than Cobalt, but the silver deposits are widely distributed; so that instead of one great mining area it will more likely be a number of smaller areas at points where a concentration of values is found.

Remnant of Cullinan Found?

A diamond of 1,500 carats is reported to have been found on the property of the Premier Diamond Mining Co., near where the famous Cullinan, of 3,000 carats, was found. Experts are of the opinion that it is the complementary portion of the Cullinan which at the time it was found was recognized as being but two-thirds of what it must have been originally. The new gem is stated to have sustained injuries in the heavy crushers, but the extent of these is not yet reported. It is described as flawless and blue-white. Its value is estimated at between £100,000 and £150,000, depending, of course, upon the extent of the damage caused by the crushers.

Admission to the British Industries Fair, to be held at London, Birmingham and Glasgow in February next, is by invitation only. Canadian buyers who propose to visit the Fair can obtain invitations from the British Trade Commissioners in Canada at Montreal, Toronto and Winnipeg, respectively.

Tax Proposed on Manufactured Gold

A PROPOSAL to place a bonus of $10 per ounce on the production of gold and to pay the cost of an excise tax of a similar amount upon manufactured gold has been put forward in the United States and is discussed by H. N. Lawrie, chief of the Precious and Rare Metals Division of the American Mining Congress in a recent issue of the "Analyist" of New York.

The American Bankers' Association, at its annual convention recently, unanimously adopted a resolution calling attention to the fact that the gold production of the United States was rapidly declining; emphasizing the vital importance to the financial and commercial life of the nation that the monetary gold reserve be protected from depletion by other than monetary uses, and urging upon the Government of the United States the desirability of maintaining the domestic production of new gold in sufficient volume to satisfy the present anticipated requirements for gold in manufactures and the arts.

The American Mining Congress then took cognizance of the situation and decided that in order to assist the Government in formulating a constructive policy for the relief of the gold mining industry, it would be necessary to obtain the facts from the gold producers and to ascertain what would be required to maintain the production on a basis commensurate with the requirements for gold in use in manufactures and the arts.

As a consequence, the national gold conference was held in St. Louis, and reported a resolution which was adopted by the American Mining Congress.

The resolution recites the fact of gold production being on the decline and the importance to the financial and commercial life of the nation that the monetary reserve be protected; states that there is now being used in the arts and manufactures of the United States more gold than the annual domestic production; that this is obtained from the U.S. treasury for $20.67 an ounce, whereas the cost for mining and producing gold far exceeds this figure; that many gold mines have ceased operations and many others will be compelled to do so unless relief is afforded; that no change should be made in the present gold standard and unit of value, and in conclusion, suggested that legislation should be enacted to provide "that for a period of five years from and after the passing of such legislation, there shall be paid to every person producing gold from the mines within the United States and its possessions, under such terms and conditions as may properly be provided, a premium of ten ($10) dollars per fine ounce of such gold so hereafter produced; said payments to be made out of funds to be provided by an excise of fifty (50c) cents per pennyweight (ten dollars—$10—per ounce) on the use, manufacture or sale of gold in the United States for other than coinage or monetary purposes and from other funds in the treasury of the United States, not required for specific purposes."

Mr. Lawrie, discussing the subject further, says:

"Based on the estimated production of new gold and the consumption of gold in the trades for 1919, the bonus to be paid under this plan would be $27,500,000 and the excise income $32,500,000, a balance in favor of income of $5,000,000. Considerable foreign jewelry is sold here, however, and the excise on this would further increase the income so that a considerable expansion over estimated production could occur without requiring the use by the Government of other funds to pay the bonus. Five years have been fixed as the duration of the bonus and $10 as the amount per ounce, because producers feel that this sum would be no more than sufficient to insure the production of gold to satisfy anticipated trade requirements under present economic conditions, and because a period of less than five years would not be a satisfactory basis on which to invest large sums of money in the development of new ore reserves.

MONETARY RESERVE PROTECTED

"The proposal provides the most certain and rapid protection for the monetary reserve by increasing the production of new gold to meet the anticipated trade requirements. It removes the entire subject from monetary entanglements and considerations since it deals directly with gold as a commodity. There should be no objection by the consumer of gold, as consumers of all other raw materials have had to pay increases, in many cases, even greater than contemplated in this measure. It treats domestic and foreign manufacturers alike and is uniform in its application to big and little manufacturers. Furthermore, it makes no difference whence the gold comes as a basis of manufacture. If the excise were placed on bullion sold by the mint to the trades or a certificate of sale issued to the buyers of gold at $10 an ounce in addition to the monetary price, there would spring up a speculative market in old gold, and coins would be destroyed wholesale. Since the excise, however, is imposed only upon the manufactured product, manufacturers will find no incentive to hoard the metal in anticipation of the tax.

"It is important to note that, since the embargo on the exportation of gold was removed, we shipped out of the country, in July, August and September, $128,913,011, and imported only $5,808,612, recording a net loss of gold held here of $123,104,399, of which $50,532,913 was sent to China, Hong Kong and British India. Approximately 40 per cent. of the entire gold exports in this period was sent to countries from which the possibility of its return is extremely doubtful.

"The gold production of the world reached its high point in 1915 at $469,000,000, and, according to a very recent estimate, production for 1918 amounted to $374,000,000, a decline of $95,000,000, or approximately 20 per cent. Reports for 1919 from South Africa and other foreign gold producing countries indicate that the decline for this year will be still more accelerated. In this same period the mine production of gold in the United States had declined from $98,000,000 in 1915 to $66,000,000 in round numbers in 1918, or some 33 per cent. On account of the continued increase in commodity prices, the increased efficiency of labor in 1919 and the anticipated decline in the base metal output of by-product gold, the mine production of gold for 1919 is estimated at some $55,000,000.

INCREASED USE OF GOLD

It is evident that the conditions which produced the economic pressure, which has forced and will continue to force a decline in the gold output, will on the other hand be in favor of an expansion in the jewelry trade and the volume of gold consumed therein, and that the consumption of gold in the arts probably will be more rather than less than that of 1919, $65,000,000. It is evident that there well be a shortage of newly produced gold to satisfy the manufacturing and trade requirements of about $10,000,000 for 1919 and about $25,000,000 for 1920. If the same economic conditions prevail in 1921, the margin of deficiency will be still greater. To this

(*Continued on page 56.*)

Toronto Watch Repairers' Strike Fails

ILLY advised and badly led, the watch repairers of Toronto went out on strike on the 1st of last month for a higher scale of wages, but after two weeks of waiting for the retail jewelers to hold out inducements to return to work they decided they had had enough and the great majority are now back at their benches. The strike was called by a Watchmakers' and Clockmakers' Union, recently formed in affiliation with the International Jewelry Workers of America, and it was, no doubt, the easy manner in which the Toronto members of the latter organization achieved their demands that led the watchmakers to take up the strike weapon.

A very great surprise confronted them, however. The men expected that the retail jewelers would yield at once on account of the pressure of Christmas business, but it worked out exactly the opposite as the large stores were rather relieved at the prospect of not being bothered with repairs during the holiday season.

Although the strike vote was reported as being practically unanimous, there was a great difference of opinion among the men as to the advisability of going out and when the standpat attitude of the bosses became apparent, dissension generally followed in the union ranks. Stragglers began to inquire about getting their jobs back and a number of the men had returned to work when the union decided formally to declare the strike off. They thereupon returned to work, except in a few instances where men found they were no longer wanted at any price, others were temporarily employed for the holiday season and a few of them have left the city.

The result may be taken as a triumph for the Toronto Retail Jewelers' Association as its members stood firmly together on their offer to the men. During the progress of the strike, it was reported that a number of small firms had capitulated, but where this occurred it was due to special circumstances and done with the approval of the commitee. The first official intimation of trouble was given in the following letter, signed by the president and secretary of the union:

To Whom it may Concern:

The watchmakers and clockmakers of Toronto and vicinity have formed themselves (after organization) into a union, and affiliated with the International Jewelry Workers of America. We have held several successful meetings, and have decided on a policy for the near future.

We consider that up to the present we have been considerably underpaid.

We therefore ask that beginning Dec. 1st, 1919, we receive an increase in wages, with a minimum of forty-five dollars ($45.00) for a forty-four hour work week. This to include payment of all public holidays, as is at present in vogue.

All work over forty-four hours to be paid at the rate of time and a half over day pay.

These terms embrace only fully qualified workmen. Apprentices and so-called improvers are excluded unless having first served five years on actual repair work.

Apprentices to be graded according to skill and length of service, if over three years and under five, a minimum of ($25.00) twenty-five dollars to be paid for the three-year apprentice.

We ask your careful consideration of the above, and request you send us a reply to reach us not later than noon, 27th inst.

Should you consider that some points will have to be discussed to arrive at a proper understanding, we will appoint a committee to meet the retail jewelers to readjust such matters, such meeting to take place not later than 20th inst.

Yours for the Union.

In response to this letter, the association appointed a committee to meet the men with a proposition that the entire trade be placed on a piece-work basis, the workman to receive 45 per cent. of the retail price of his product. It was also agreed that the price list would be revised so that the men would be able to earn more money than if the present schedule were adhered to. It was also agreed that a graded price for repairs on watches would be established according to their quality, so that a man repairing a cheap watch would not be receiving the same return as one on an intricate job. Further it was agreed to cut the guarantee on repair work down to three months instead of a year, as the men claimed that they were required to spend time in fixing up "come-backs," which had been turned out in perfect condition. The retail trade would have discussed abolishing time guarantees altogether but as the men suggested three months it was allowed to stand.

Another complaint was to the effect that repairs were sometimes estimated at too low a figure and the repair man, in consequence, did not get full return for his work. It was found, however, that the general practice was to report back to the customer when it was found that the amount of repairs needed was greater than had been estimated, so that the complaint had no foundation.

The meeting between the employers and employees was very cordial and hopes were entertained that a strike would be avoided, as the men's committee certainly appeared to be very well satisfied. On reporting back to the union, however, the proposal of the employers was rejected almost unanimously.

A meeting of the Jewelers' Association was then called and it was decided that owing to the lateness of the season and the impossibility of getting the members together, the offer to the men should be withdrawn, as it would be impossible to carry on any further negotiations until the new year. The union then ordered a strike.

A revision of the price list has been undertaken by a committee of jewelers, and it is probable that it will be put into effect early this year. Some readjustment of salaries will also be made, but this will be done by the various firms and individuals and not through the association, as the union is understood to be defunct.

Thief Invents New Trick

A Regent street (London) jeweler tells a new one. A woman drove up to his shop and asked to be shown some "really nice rings," suitable as a gift to her daughter on the occasion of her 21st birthday. The saleswoman obliged by bringing out several valuable rings, from which the prospective customer chose one which she thought would suit. She had taken off a cheap cluster ring which she was wearing, to compare it with those shown; and as she turned to leave the shop "to bring her daughter," the clerk noticed that she was wearing not her own comparatively cheap ring, but one of the expensive ones which she had been admiring. When her attention was drawn to the oversight she became profusely apologetic, exchanged for her own ring, and hurried out to her automobile. Needless to say she did not return and has not been seen since.

THE TRADER

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Gold Supply Again Suspended

AN announcement from the authorities at Ottawa that the supply of gold for manufacturing purposes was again suspended was received by the leading firms last month in the following terms:

> "Owing to the unsettled state of exchange, the issuing of gold bars for manufacturing purposes in Canada by the department, has been suspended for the present."

This was signed by the Comptroller of the Currency and immediately on its receipt, steps were taken by the C. N. J. A., to have the suspension lifted. A communication was addressed to the Minister of Finance setting forth the absurdity of jewelry manufacturers being compelled to send to a foreign country for their supply of raw material when Canada produced such a quantity of gold and the possibility of serious consequences following the curtailment of the supply. The matter was also taken up with the Canadian Manufacturers' Association and a satisfactory arrangement is anticipated.

Just as we were going to press, the following letter was received from the Deputy Minister of Finance:

"The Department would be pleased if it could carry on the arrangement under which we supply manufacturing jewelers but the high rate of New York exchange prevents are keeping our stocks supplied through the mines. As gold, however, is procurable in the United States at the same rates as you would have to pay the department for it, it seems to me the suspension of the arrangement will produce no hardship to those concerned."

A Miscarriage of Justice

A DANGEROUS precedent was set by the magistrate of the Toronto Police Court last month when he dismissed a charge brought by the inspector under the Gold and Silver Marking Act on the most serious contravention possible under the law. There was no question as to the facts; the defendant had exposed for sale a wedding ring bearing a 10 k. mark, which was shown by the report of the Royal Mint at Ottawa to have assayed at only 8.47 k. The reason for the decision was that the retailer had been suspicious of the rings, but, on complaint, had been given an assurance that they were up to the quality stamped upon them.

Sympathy with the dealer was not misplaced but it would be a very serious matter if every retailer could escape responsibility by saying that he had accepted the word of the manufacturer that the goods were all right. The offence of carrying jewelry bearing a false stamp is much more serious than such technical infractions as not registering a trade mark, etc. The section covering this point provides the only protection the public has against imposition and deception and it cannot be too rigidly applied. There is nothing to prevent retailers from carrying trade marked goods. If the manufacturer elects to leave off his trade mark, he must have some reason for it, and if the retailer wants to accept the responsibility of carrying goods without a trade mark, he need not complain if he is brought to account for misrepresentations as to quality.

There should be no question about the necessity for appealing this case and there should also be some representation made with regard to having such cases tried before a magistrate with some legal experience.

Discouraging Dishonest Traders

A VERY creditable work is being carried on by the Prosecution Committee of the Canadian Credit Men's Associatio in the way of discouraging traders who are inclined to be dishonest with their creditors. Recently two convictions were secured which can hardly fail to have a very salutary effect on those who have an inclination to follow a similar course to those convicted. One of these was the case of a dealer in Toronto who sold out his business, giving the purchaser a statutory declaration that he had no creditors. It afterwards developed that, at the time of sale, he owed approximately $1,800 to $2,000. A charge of perjury with intent to defraud creditors was laid against him and he was sent to the jail farm for three months.

Another case arose in Sault Ste. Marie, where a merchant, after about nine onths in business, made an assignment. Upon a statement being made, there was found a very large deficit. The case was followed up and, while it was found impossible to secure direct evidence of fraud, it was thought that perjury must have been committed in examination for discovery. The dealer was arrested on this charge and was also charged with failure to keep proper books of account. He was acquitted on the perjury charge but convicted on the other and sentenced to two months in jail and to pay a fine of $200 or an additional two months in jail.

The Outlook for 1920

MR. M. C. ELLIS, President of the Canadian National Jewelers' Association, in reply to a request from a magazine in the United States for an estimate of nineteen-twenty conditions in business, forwarded the following reply: "Nineteen-nineteen proved a record year of prosperity for the Canadian jewelry trade, and the prospects for nineteen-twenty are good. The world's unsettled condition demands continued watchfulness, the profits of prosperity conserved, liabilities reduced, long credits abolished and short-date or cash buying adopted. Organizations have given the jewelry trade a better understanding of modern business methods, and nineteen-twenty should place it in a sounder condition and upon a higher plane."

Short Date Buying Encouraged

DISCOUNTS have now become a very live question among wholesalers and manufacturers, and it is probable that some action will be taken in the near future looking toward a uniform rate in the jewelry trade. The Waltham Watch Company and the American Watch Case Company have put into effect the following terms: 2 per cent. cash; net 60 days; bills not paid to bear interest at one-half of one per cent. per month. The Meriden-Britannia Company and the Standard Silver Company have fixed their rate at 2 per cent. 30 days; net 90 days, with interest on overdue accounts at 6 per cent. The E. & A. Gunther Co. is also on a 2 per cent. basis on materials. It is probable that other firms will take similar action, and a long step will be taken toward standardizing the rate all around.

At the present time, the wholesale houses have a most unwarranted amount of detail work to do that should be stopped as quickly as possible. Some houses have discounts on different lines of 2 per cent., 3 per cent., 5 per cent., and 6 per cent. Separate bills have to be made out for each class of goods, and an unjustifiable expense is added to the cost of doing business.

Difficulties, of course, lie in the way of adopting terms that would be entirely satisfactory to all interests. It should not be so difficult, however, to reach common ground on the general question, as the present system is admittedly expensive, unfair and illogical. It increases the cost of goods and prejudices the man who is working against handicaps. The sooner the trade reaches a uniform rate, in so far as it may be possible, the better it will be for everyone concerned.

Excise Tax on Second-hand Rings

AN enquiry was received from a manufacturer last month as follows: "Please inform us if war-tax has to be paid on second-hand diamond rings, which we wish to sell."

The question was referred to the Assistant Deputy Minister of Inland Revenue at Ottawa, who made the following reply:

"The department cannot undertake to issue a general decision covering cases of this nature, consequently each case must be dealt with on its merits.

"If the manufacturer receives so-called second-hand diamond rings into stock, and it is claimed that the war-excise tax has been paid thereon, in virtue of which exemption from further payment of the tax is desired, it will be necessary that he should conclusively establish that said tax has already been paid in respect of such rings, otherwise they will be regarded as newly manufactured stock and therefore liable to the tax."

Royalty a Blaze of Gems

A magnificent display of diamonds was seen at a recent ball at Buckingham Palace. The Shah of Persia was present, wearing his famous diamond star, by which an aigrette is fastened to the front of his fez. It is stated to be a marvelous example of the art of the lapidary, and scintillates with every movement of his head, glowing and flashing with all the colors of the rainbow. But the brilliance of this jewel, wonderful though it is, was dimmed by the blaze of diamonds worn by Queen Mary. The Queen wore a diadem containing the "lesser stars of Africa," cut from the famous Cullinan diamond, while her throat was encircled by brilliants of exceptional size and color.

Canadian Jewelry Imports

	Month of Sept.		Six Months Ending Sept.	
Clocks, clock and watch keys, clock movements and clock cases—	1918	1919	1918	1919
United Kingdom	$ 360	$ 657	$ 1,005	$ 5,235
United States	47,127	76,600	379,071	361,632
Japan	675	.....	1,749	705
Other countries	.....	346	315	1,498
Totals	$48,162	$77,603	$382,140	$369,070
Watches—				
United Kingdom	$ 509	$ 1,055	$ 7,106	$ 2,418
United States	444	1,406	6,590	6,689
Switzerland	5,008	4,925	15,834	23,442
Other coutries	.....	951	.....	1,877
Totals	$ 5,961	$ 8,337	$ 29,530	$ 34,426
Watch actions and movements and parts thereof, finished or unfinished, including winding bars and sleeves—				
United Kingdom	$ 179	$ 327	$ 8,110	$ 4,476
United States	69,356	100,976	459,905	500,942
France	.....	177	1,002	533
Switzerland	46,352	83,197	256,280	370,071
Other countries	.....	.....	447	.....
Totals	$115,887	$184,677	$725,744	$876,022
Watch cases and parts thereof, finished or unfinished—				
United Kingdom	.....	.....	$ 415	$ 760
United States	$ 6,701	$17,053	62,421	93,070
Switzerland	4,889	6,218	19,380	33,506
Other countries	.....	.....	310	240
Totals	$11,590	$23,271	$ 82,526	$127,576
Glass balls, and cut, pressed or moulded crystal glass tableware, blown glass tableware, and other cut glassware—				
United Kingdom	$ 284	$ 818	$ 3,831	$ 6,066
United States	29,026	36,089	236,657	269,602
Japan	94	3	806	409
Other countries	112	10	445	1,565
Totals	$29,516	$36,920	$241,739	$277,642
Electro-plated ware and gilt ware, n.o.p.—				
United Kingdom	$ 1,203	$ 7,567	$ 8,846	$ 23,514
United States	4,531	27,455	62,960	118,460
France	.....	.....	1,211	875
Other countries	.....	.....	62	122
Totals	$ 5,734	$35,022	$ 73,079	$142,971
Sterling or other silverware, n.o.p.—				
United Kingdom	$ 290	$ 5,152	$ 6,632	$ 23,819
United States	963	12,232	24,237	40,529
Other countries	3	.....	27	932
Totals	$ 1,256	$17,384	$ 30,896	$ 65,280
Manufactures of gold and silver, n.o.p.—				
United Kingdom	$ 8	$ 553	$ 773	$ 1,825
United States	1,422	16,357	13,884	62,498
Other countries	45	20	1,043	587
Totals	$ 1,475	$16,930	$ 15,700	$ 64,910
Silver bullion in bars, blocks, ingots, drops, sheets or plates, unmanufactured—				
United Kingdom	.....	.....	.....	.....
United States	$164,470	$286,541	$819,955	$2,140,044
Other countries	.....	.....	.....	.....
Totals	$164,470	$286,541	$819,955	$2,140,044
Jewelery, n.o.p.—				
United Kingdom	$ 1,371	$ 8,057	$ 7,776	$ 18,056
United States	39,107	118,332	378,575	486,244
France	919	1,542	4,137	12,009
Japan	465	1,508	3,350	7,873
Other countries	171	13	433	405
Totals	$42,033	$129,452	$394,271	$524,587
Diamonds, unset—				
United Kingdom	$82,076	$388,062	$486,119	$1,235,237
United States	.....	.....	.....	68,692
Netherlands	.....	164,722	.....	426,542
Other countries	.....	.....	.....	7,191
Totals	$82,076	$552,784	$486,119	$1,737,662
Precious stones and imitations thereof, not mounted or set, and pearls and imitations thereof, pierced, split, strung or not, but not set or mounted—				
United Kingdom	.....	$80,483	$ 14,303	$259,938
United States	$ 3,618	16,730	34,717	59,132
France	4,517	8,841	29,230	44,764
Italy	550	1,129	2,952	2,706
Japan	.....	46	1,316	6,084
Other countries	147	8	449	7,517
Totals	$ 8,832	$107,237	$ 82,967	$380,141

Credit, Competition, and the C.N.J.A.

By Julius Mickle.

SO much has been written on the subject of credits that the topic has been worn almost threadbare. There are, roughly, the two schools: those who advise practically cash transactions between the retailer and the wholesaler, jobber, or manufacturer; and those who advise the retailer to retain a line of credit even though it may not be necessary. Very few students of the subject, of course, go to extremes in either direction. There is no hard and fast dividing line, and the more moderate of the two schools come so nearly to mergence in their theories that it is difficult to decide just which procedure they favor in general, their attitude appearing to be that decisions must be made individually according to individual circumstances.

* * *

In the first school must be included those who point to the bank as the proper source of all credits, and advise recourse to the bank in order that full advantage may be taken of all cash discounts allowed on invoices; as well as those who maintain that a business should carry itself on its own accrued capital; and those who prefer a combination of the two, insisting upon sufficient business capital to carry the average stock, with only sufficient borrowing from the bank to permit of necessary increases of stock for, say, the Christmas season. The principal points adduced by the exponents of this form of business are as follows:

That if you normally pay your bills within six months, and if you can get a five per cent. discount for paying within thirty days, you will earn at the rate of twelve per cent. per annum on your money in discounts alone by paying within thirty days instead of waiting six months. This is worth earning whether you do it on your own capital or borrow from the bank at from six to eight per cent. Either way your are in pocket.

That the merchant who does business in this manner is independent of the wholesaler, manufacturer, etc., can buy in the best market, spread his purchases over as many firms as he likes, and take advantage of every opportunity open to the cash buyer.

That he will receive first consideration from the wholesaler or manufacturer who wishes to realize cash on some of his stock, and is willing to dispose of it at a favorable figure to retailers who pay promptly.

That by dispensing altogether with liabilities, or by concentrating them in the bank instead of having them sprinkled over a number of creditors, the merchant knows better where he stands, and is less likely to allow things to grow stagnant or start on the down grade.

That under these circumstances he is also more likely to hold down his personal income from the business to the minimum in order that he may accumulate capital and make the business carry itself to as great an extentt as possible.

WHAT IT'S ALL ABOUT

Prospective elimination of unrestricted credits need not worry the retail jeweler who has any business ability.

He should anticipate the situation and be prepared for it.

If he plays his cards well, he may turn it to his own advantage, both by using it as a spur to himself and by aiding it in the prevention of further wasteful competition.

The C.N.J.A. stands ready to his hand as the organization in which the retailer, wholesaler and manufacturer may combine forces to the immense benefit of those already in the trade.

These are a few, and serve to give a general idea of the contentions of the apostle of cash buying.

* * *

The exponents of buying on credit, on the other hand, go on the theory that since you have to do business on capital and since it must be the business from which you obtain your business income, it does not much matter whose capital it is so long as the business pays you well. If you have capital, they insist, it will earn you money whether in your own business or some other; and if you have none, or not enough to finance your buying on a cash basis, that is no reason why you should refrain from doing a profitable business on someone else's capital. Their principal arguments in favor of credit buying are:

That if you have capital enough to finance your maximum business, a large part of this will be lying idle during the part of the season when you are doing a minimum business.

That if you rely on the bank to carry the difference between your minimum and maximum business the bank is much more likely to refuse you credit when you need it than the wholesaler would be in a similar juncture.

That if you have not been receiving credit from the wholesaler and find it necessary on occasion to ask for an extension of time on an invoice, he is naturally liable to become suspicious that something is wrong.

That the wholesaler who gives you a line of credit has a consequent interest in your business, due to the fact that his capital is involved in it, and he will give you every assistance and advice, will not try to "unload" on you, and in his own protection will, if need be, carry you through a time of stringency which he would not do if no money of his own were involved. He is really in business with you, and his success is to some extent dependent upon yours.

That if business is to be carried on on bank credits, it is much more economically done by the wholesaler or manufacturer on a large scale than by the individual retailer on a small scale.

That if you have any creditors it is better that they should be firms who have an interest in your future business than banks whose only interest is the security of and and assured income from money loaned. The bank cares little what happens to your business so long as its money is amply secured.

* * *

It is not the purpose of the writer to give an opinion as between the contentions of the rival schools. Successful businesses have been built up on either basis, and on combinations of the two, the degree of success depending on the business ability of the individual retailer rather than on the superior virtues of this system or that.

The point to be considered is rather that present ten-

dencies are toward uniformity of cash discounts* and less prodigal extension of credits. It cannot be said that business has yet gone any great distance along this road, but at least a start has been made. Granting this tendency, the questions of interest to the retailer are:

1. How is this tendency likely to affect me?
2. How can I assist in making the situation react to my benefit?

* * *

To answer the first question it is necessary to get back to the probable reason for liberal cash discounts. Naturally, they go hand in hand with long credits. If the wholesaler or manufacturer is not in the habit of granting long credits, he can have no particular object in giving substantial discounts for cash. Liberal discounuts, therefore, must infer that liberal credits are costly. And they are. The dealer who gives most liberal credits is naturally most frequently nipped by failure of his debtors. If he continues to do a paying business it must be because his customers who do not fail are paying sufficient to reimburse him for his losses on those who do fail. Conversely, if he is able, by reducing his credits, to reduce his losses due to failures, he will then be able to sell at a lower percentage of profit while leaving his own net profit as great or even greater.

The effect of this on the individual retailer depends upon the health of his particular business. If it is a healthy business, one which either has no outstanding liabilities or is moving in that direction, it will be benefitted by anything which tends to reduce loss and expense for the wholesale and manufacturing firms from whom it buys. If it is an unhealthy business, one which is behind with its payments or tending that way, it *may* find itself nipped in the process of credit reductions. But even in the case of such businesses the process may react to their benefit by the spur it will provide. Retailers who are in this situation will find themselves forced to do business profitably and economically or go out of business altogether. Many will comply with the first alternative; only the hopeless ones will go out of business. This will be greatly to the benefit of the trade as a whole for this reason: that if a retailer is losing money, and it is not his own money, that loss must be made up in the prices the wholesaler and manufacturer charge for their goods, and is consequently borne by the trade as a whole; hence, if the loss is eliminated, the entire trade must share the benefit.

It is possible, too, that the retailer of the future will be compelled by the more reliable wholesalers and manufacturers, as a condition to the extension of such credits as may be allowed, to show not only that his business is paying but that he has some proper system of accounting which will tend to keep it in a healthy condition. This question of proper accounting is one which will possess increasing importance, and that jeweler will be well advised who does not wait for changing conditions to force it upon him. Accounting, especially stock accounting, has been practically unknown in the jewelry business in Canada. Probably not half a dozen retailers in the entire Dominion used such a system up to two years ago. Since then two or three dozen small but wide-awake firms have introduced it, with entirely happy results. Some have been actually "pulled out of a hole" by it, according to trade gossip.

In this connection there is one particularly cheering reflection for the retail jeweler: that it will be increasingly difficult for new competitors to get into business. If the credit man is to become inquisitive as to the manner in which the already established merchant is conducting his affairs, how much more inquisitive he is likely to be concerning the ability and prospects of anyone attempting to establish a new concern!

* * *

This leads to the second question of the two previously mentioned: "How can I assist in making the situation react to my benefit?

One reason why the retail merchant is not making the money he should be making is because there are too many retailers in the business. The blame is not to be attached to this one or that, or even to the wholesalers who may have encouraged this state of affairs. If there is any blame it is rather due to the hap-hazard manner in which not only the jewelry trade but practically all others have been conducted. There are undoubtedly too many retail merchants of all sorts in the Dominion. But the situation is a fact and cannot be helped.

What can be done, however, is this: the merchants already established can see to it, if they so desire, that when the population of Canada increases to such extent as to correct the situation (which it is almost sure to do within a very few years) the number of retail businesses is not allowed to grow with it in a manner which will maintain the situation in its present undesirable state.

The point was recently brought out in an address at Vancouver that if it was in the interests of the community to examine a professional man as to his knowledge of the profession before allowing him to practice, it was surely quite as much in the community's interest that a business man should be required to prove his business ability and prospects before being allowed to start in business.

The point is a good one. It may not be possible to open a business college with parliamentary sanction limiting merchants to graduates of this college; but it is quite possible for the retailers, wholesalers, and manufacturers to get together and agree among themselves that in the interests of every individual in the trade it is better that the whole trade be conducted on the most economic lines possible.

This being granted, it must be conceded that economic conduct of the trade as a whole implies the smallest possible number of retailers consistent with facilitous distribution of jewelry over the entire country. If the business does not prosper, those concerns which are weakest will eliminate themselves. If the business does prosper there will be no need to eliminate any who are already in business. But it should be seen to that no new jewelers are allowed to start in business *excepting where a new or growing territory fully justifies another retail shop.*

It is not necessary that any "combine" laws be infringed in doing this. There need be no agreement, even verbal, on the part of wholesalers to sell only to such retailers as are authorized; nor on the part of retailers to buy only from such wholesalers as restrict their sales in this manner. All that is required is that the lesson be pounded thoroughly home that it is distinctly in the interest of the wholesaler to sell to established customers and to refuse credit to new retailers whose enterprise is not justified; that it is equally in the interest of the retailer that he concentrate his buying on those wholesalers who discourage new and unjustified retail competition; and that it is still more in the interest of the community of consumers that they should not be required to support a needlessly large and expensive proportion of retailers.

The machinery through which the educational work

(*Continued on page* 56.)

* *Several large silverware concerns have already adopted a uniform discount of* 2 *per cent., thirty days, net ninety days.*

THE TRADER

OFFICIAL PUBLICATION OF

THE CANADIAN JEWELER

VOL. XLI. TORONTO, JULY, 1920 No 7

REGISTERED L TRADE MARK

LARTER AND LEES

Making and Selling the Best

The Larter Shirt Sets are recognized as outstanding for evening dress, and the leading Canadian jewelers make many profitable sales for such purpose.

But the sets are also worn by many well-dressed citizens for Summer wear. The Links are especially adapted for soft cuffs.

We are ready to help you with a very large stock, showing a great variety of designs. Buy now. The prices will not come down.

Geo. H. Lees & Co. Ltd.

HAMILTON ONTARIO.

THE BEST SELLER

in the Jewelry Line To-day

is the

WALDEMAR CHAIN

Our 1920 line of Waldemars has been much enlarged by the addition of many new and original designs.

The H. & A. S. Gold-filled Waldemar line has been warmly commended by all who have seen it.

We also make a large assortment in all gold—14k and platinum—also 14k yellow and white gold combinations.

A few patterns are also made with sliding bars.

H. & A. Saunders, Limited

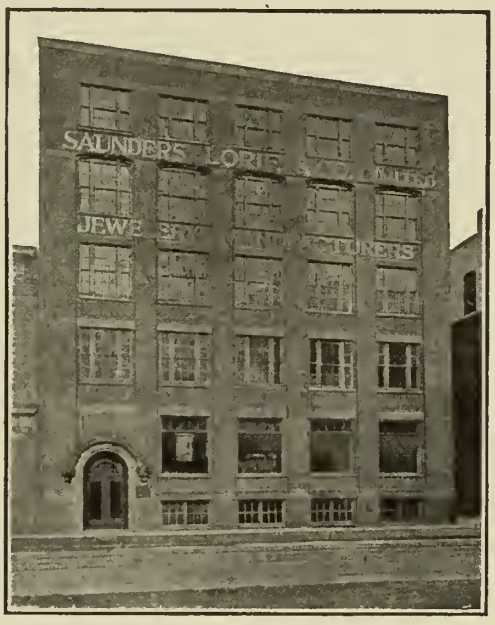
The Pioneer Jewellers of Canada

TORONTO - ONT.

G. W. REID & CO., Ltd., TRURO, N.S., are our **Agents** for the Maritime Provinces

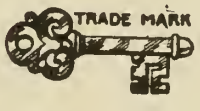
The House of Quality

1883 1920



Makers of High Class

Platinum and Gold Jewelry



SAUNDERS, LORIE & Co.

LIMITED

TORONTO CANADA

Creations

in shape, design and treatment

Clover-Leaf designers and craftsmen have set a new standard for the world in cut glass of a finer quality.

Not only have we evolved many refreshingly new shapes and designs, but we have also achieved remarkable new effects.

The new pieces we offer would command attention merely for the fact that they are beautifully hand-carved from flawless Belgian blanks.

But, in addition, they are original, artistic creations—wonderfully enriched by fine intaglio cutting.

The butterflies in the wine set shown above are brilliant, superb specimens of this wonderful treatment.

There's a novelty, exclusiveness and quality about these new designs that will awaken immediate interest among your customers—especially gift purchasers. Let us tell you more about them.

Gundy-Clapperton Co. LIMITED

Albert Street - TORONTO

Quality First

·M·
TRADE MARK

Personality

—They All Demand It

The piece of jewelry they wear, however small or apparently insignificant, is just another factor in the complete "ensemble" which goes toward the expression of their personality.

Individuality, then, is one of the features of the Milligan line that so appeals to your customer.

W. A. MILLIGAN & CO.
LIMITED
137 Jarvis St. | Toronto

J. BOAS DIAMONDS J. BOAS DIAMONDS

J. BOAS DIAMONDS J. BOAS DIAMONDS J. BOAS DIAMONDS J. BOAS DIAMONDS

710

710 Lumsden Building

The Room and the Building for visitors in Toronto, when looking for

DIAMONDS

◆

J. BOAS

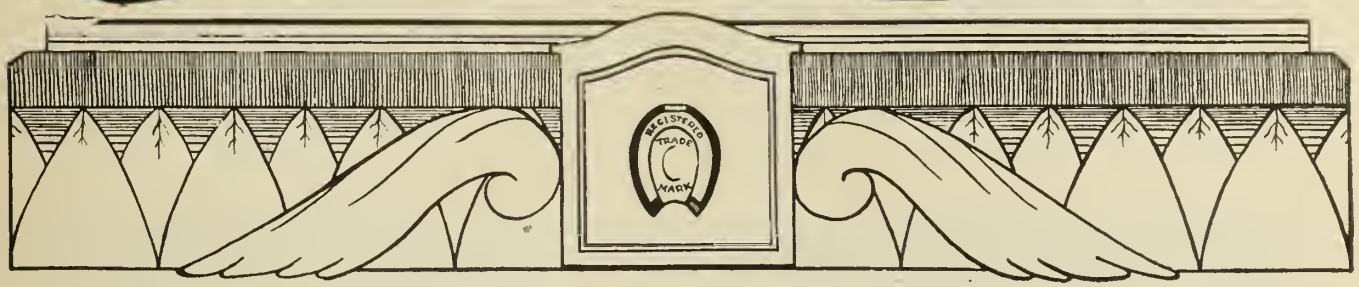
Diamond Importers

J. BOAS DIAMONDS J. BOAS DIAMONDS

COULTER'S PAGE

Series 1—No. 5

Being a page devoted to a monthly buying, selling or display suggestion to the trade in general.



What About Selling Power?

We hear a great deal about buying power these days—the buying power of the jeweler's patronage, for instance. No doubt, the jeweler has a good many dollars walk into his store in the course of a month.

Selling power is the *counter reserve* that attracts those dollars and keeps them in his store.

Selling power is accumulated through aggressive salesmanship, an attractive store and *thoughtfully-planned quality display.*

Every jeweler appreciates the *value of display*—does every jeweler take *full* advantage of his opportunities for display?

Coulter Cabinets, Jewelry and Ring Cases, etc., offer a wealth of profitable opportunity.

Display with the aid of a "Coulter."

Our present stock comprises Oak, Mahogany and Walnut Cabinets, and Tables (with hand-carved and straight legs), as follows:—

No.	Description	Contents
00	One compartment only	36 pieces.
00X	One compartment only	48 pieces.
0	Drawer and deck	43 to 60 pieces.
0X	Drawer and deck	48 to 52 pieces.
1	Drawer and deck	72 to 78 pieces.
2	Drawer, deck and tray	102 to 108 pieces.
3	Drawer and deck	99 to 106 pieces.
4	Drawer, deck and tray	110 to 120 pieces.
5	Two drawers and deck	132 to 138 pieces.
6	Three drawers and deck	161 to 170 pieces.
6½	Three drawers and deck, spaced for waiter and tea set	167 to 175 pieces.
2	Serpentine front, drawer deck and tray	102 to 106 pieces.
5	Serpentine front, two drawers and deck	132 to 138 pieces.
6	Serpentine front, three drawers and deck	161 to 170 pieces.

Specify size, contents and color of lining.

The J. Coulter Company of Toronto, Ltd.

80-82-84 Chestnut Street, Toronto

(Next to Armouries)

Progressive Dealers

We would like to draw your attention to the fact that our travellers are now preparing to leave on a visit to the trade with an excellent range of Samples of Fall goods.

Pearl String Necklettes
are in great demand during the late season, and we are carrying an extensive range of Indestructible Pearl Strings of the very highest grade, all absolutely fully guaranteed not to peel or deteriorate in color from body perspiration or atmospheric conditions.

They are also showing samples of—

CIGAR AND CIGARETTE CASES—METAL BOXES
GOLD AND GOLD-FILLED EARINGS

and a general line of High-grade Gold-filled and Solid Gold

JEWELLERY

in a full and excellent assortment of the latest novelties and designs.

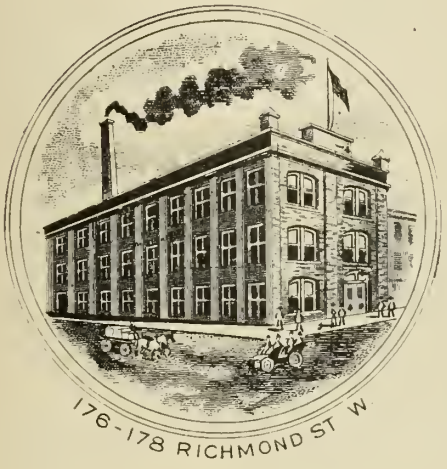
In fact, in all, they are showing a range that any progressive dealer will be glad to inspect, because they hold many possibilities that are even OPPORTUNITIES.

J. L. SABBATH & COMPANY

5 Notre Dame St. West - - Montreal

Again

The Newest Designs



Our new factory, equipped with the most modern machinery obtainable, combined with a highly skilled organization of capable workmen, will make the "C a p p" line this year second to none.

CHAINS—	Eyeglass, Necklets, Waldemars, Dickens and Alberts.
BRACELETS—	Silver and Gold filled and B Angle.
CASES—	Sterling Silver Cigarette and Vanities.
BROOCHES—	Bar Pins and Tie Pins.
RINGS—	A most complete range of diamond-set as well as signet and fancy stones.

Our travellers will be ready to leave in a few days with a truly representative line of well-made jewelry.

T. W. Capp Co., Limited

176-178 Richmond St. W., Toronto

Call and see us when in Toronto.

Selling Satisfaction

Selling a watch is not enough. If you would secure the goodwill of a customer, you must sell him *satisfaction.*

Have you considered how much complete satisfaction with a watch depends upon its *case?*

A perfect case protects the movement, saves repairs, prolongs the life of the movement. An inferior case is bound to result in trouble sooner or later.

Persuade your customer to have his watch dressed in a Winged Wheel, Cashier or Fortune Quality, Case. It will go a long way towards securing his complete satisfaction with the movement.

WINGED WHEEL

The Trade Mark
of Quality

The American Watch Case Company

of Toronto, Limited

511 King Street West, Toronto

THE TAVANNES WATCH COMPANY—*Promoting Co-operation—No. 1*

The building illustrated above was erected by the Tavannes Watch Company in 1916 expressly for the use of its employees.

The top stories are given over to bedrooms for the foremen of the plant who are bachelors, the balance being devoted to dining-rooms, ballrooms, reading-rooms, recreational halls, kitchens, etc., etc.

The Village of Tavannes, Switzerland, consisting of some 2,000 inhabitants, is practically all employed by this Company. In addition to this, they employ another 1,500 persons who journey from outlying districts, and who greatly enjoy the conveniences afforded them in this building.

For the benefit of the employees residing in the village, the Company have erected a number of residences, with a strip of land adjoining each. These places are for the use of the employees who are married. Each house of this kind is fitted with furnace, electric light, bathroom, hot and cold water, and, in fact, quite a number of modern appliances.

The main hall (shown above) is beautifully finished in hard pine, with hot and cold water, ladies' and gentlemen's quarters, electrically lighted, and, in all, representing a building that many cities here would be proud to acclaim their cosiest hotel.

We will describe the interior still further in the next issue of "The Trader and Canadian Jeweler."

The reason for the Tavannes Watch Company going to this tremendous outlay for their employees is the fact that they believe "the spirit of co-operation will do more toward perfecting a product than anything else ever devised."

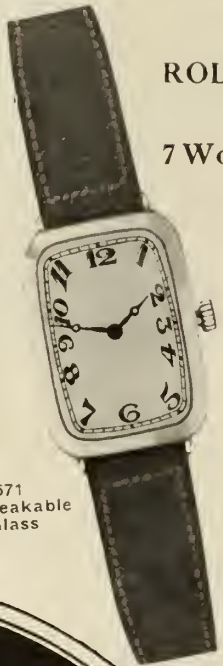
SCHWOB BROS., 701 McGill Building, MONTREAL

General Agents for the Tavannes Watch Company

ROLEX

0647RF

ROLEX LEVERS
Obtained
7 World's Records
1913-14



0671
Unbreakable
Glass

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Famous Hamilton Silver Sold

OLD silver belonging to the one-time famous collection of Hamilton Palace was disposed of at Christie's during November in 148 lots, realizing £32,277. The highest price paid was £4,360 for a dinner service of 9,527 oz., by Paul Storr, 1806. It is possibly of interest to note that the price paid for this lot is considerably less than double the present value of the silver as bullion. The greater part of the Hamilton collection, including furniture, paintings, tapestries, etc., was dissipated in a sale at Christie's in 1882, when all the best pieces were sold. The remnant of furniture and tapestries as well as most of the silver, has now been disposed of.

The collection of silver was large in quantity, good in quality and varied in purpose and origin, writes H. Avary Tipping, in "Country Life." There is much of the English plate which the eighteenth century Dukes acquired for use. There are other pieces, of foreign make, purchased as works of art by William Beckford or by his son-in-law, the tenth Duke. One object, however, does not quite fall into either category. It is a work of art certainly and of foreign make, being a beautiful example of French workmanship at the eve of the Renaissance. But it has long been a possession of the Hamilton family, and appears to have been acquired not as an object of art, but of historical curiosity. It purports to be the casket in which were kept the letters that passed between Queen Mary and Bothwell. Ingenious theories as to how the casket might have got to Hamilton Palace have been formulated by Scotch historians. On the fall and execution of the Regent Morton in 1582 it had passed to the Earl of Gowrie, and on his execution two years later it must have come into the possession of James Stewart, to whom King James had given the Earldom of Arran and the estates of the banished Hamiltonians. When the latter returned to Scotland, seized James, and thus extorted pardon and the return of the estates in 1585, they will have found the casket at Hamilton Palace and retained it. Such was Malcolm Laing's view in 1810. But with the casket there has been kept a paper of considerable age giving a totally different version. It had been "bought from a papist" by "my Lady Marquis of Douglas, mother to William Duke of Hamilton," and had been sold with the rest of her plate to a goldsmith from whom the Duchess of Hamilton acquired it. That, of course, was Duchess Anne, whose husband, the younger son of the first Marquis of Douglas, was made Duke of Hamilton for life by Charles II. From the same source we learn that the casket had had the Queen's arms on it, that Lady Douglas "put her own arms thereon," and that Duchess Anne "put out my Lady Marquis' arms and put her own arms on the same." There they certainly are, but what was there previously we only know from the above. The casket is of early 16th Century French origin, a crowned fleur-de-lis surmounting a cross being the mark, and was the property of the Duchess of Hamilton in Charles II's time. That may be accepted as certain. It is, moerover, very likely to have belonged to Mary Queen of Scots. But that it is the very one which she had given to Bothwell,' in which he kept her letters and other incriminating documents, and which fell into her enemies' hands after his flight from Carbery, is not more than a conjecture, which

A COFFER WHICH PROBABLY ONCE BELONGED TO MARY, QUEEN OF SCOTS.
And in which Bothwell perhaps kept her letters. It is of French design 8 inches by 5½ and 4½ inches high.

CUP AND COVER.
Of silver gilt inset with jewels. Early seventeenth century.

is not strengthened by the contemporary description of the true casket. We are told that it was "a small gilt coffer, not fully a foot long, being garnished in sundry places with the Roman letter F, under a King's crown." The Hamilton casket is only 8 inches long, and there is no sign of any F's. Of course, the size given may merely have been a loose guess, and the F's may have been where the Hamilton arms now are, so that the description cannot be said either to shake or strengthen the conjecture. It may quite well be the casket of the famous letters and so its historical interest is great, while its own merit, as a very rare and beautiful piece, is greater still. The form, most unusual in silver, is that of the little iron treasure coffers of the day, and, like them, it is so Gothic in feeling that the F's, if ever there were any on it, may well have referred to Francis I, and not to his grandson, Queen Mary's boy husband. The chased bordering of the lock plate has corner scrolls, behind which rise *motifs* which appear to be the tail of Francis I's salamander. The lock plate itself is surmounted with a crown composed of fleurs de lis, and it is noticeable that above the ducal coronet of the Hamilton arms on the side panel their rise semi-erased marks which might be fleur de lis tips. The top of the casket has twelve panels of open scrollwork in gilt silver upon a silver ground. The divisional banding is enriched with cinquefoil, and is continued down the sides where the panels have pricked decoration of birds and stag and hounds amid foliage sprigs. It is long since a piece of silversmith's work, combining so much historical and art value, has appeared in a sale room.

But it is accompanied by others which run it close, for there are noteworthy sixteenth century cups. One of these uses, for the lower half of the bowl and for the cover, an ostrich egg enamelled with gryphons in red and black, and bands of blue and gold. The rest of the work is silver gilt, exquisitely chased and engraved and, moreover, enriched with red and green enamel. The forms and detail of the silverwork are similar to those used in England under Elizabeth for the mounting of mazers, hardware jugs and cocoanut cups, as well as of ostrich eggs.

Not without historic interest is another standing cup and cover. Made in Nuremberg by Hans Petzolt, who was meister in 1578, it was given in 1626, seven years before Petzolt's death, to Andreas Imhoff, a member of one of Nuremberg's most noted families, whose crest of a wyvern, with its tail curling over its head, forms the stem and surmounts the three-tiered open scrolls of the cover, the panels of which are emblematic of the seasons, while arts and industry are pictured on the gowl, enclosed in strapwork borders. Of the same period is another cup equally rich. On the knob of the flat cover stands a classic warrior, and every portion is chased and modelled with work of great excellence, such as the figured in the cylindrical section of the bowl and the female masks below. It is inset with fine jewels, mainly rubies and emeralds, but these date from a century or so ago, and probably were replacements of earlier ones lost or not considered good enough by William Beckford or the tenth Duke.

There is also a travelling service, very elaborate and complete, that was made for Pauline Buonaparte. It is a wonderful example of French craftmanship, not merely in the excellence of every item, but in the packing and fitting in of the profuse collection of objects for the service of every meal, the needs of the most *exigeante* princess in the matter of toilet, and her fancies in the way of needlework. Every piece shows the French Empire style at its best. The forms are elegant and the ornament reserved and delicate.

Australian Exchange Low

The Australian question of exchange with the United States continues to be a serious barrier against the purchase of American merchandise by Australian merchants. At present the loss is equivalent to about 12 per cent., hence the exchange has the effect of adding this additional amount to the tariff. Just now there is a formidable movement to make Australia more of a manufacturing country, also to substantially increase the tariff and the preferential in favor of Great Britain.

TRAVELING CASE OF PAULINE BUONAPARTE.
Containing innumerable articles for toilet table service in silver gilt.

New Monetary System Needed

By C. M. Pasmore.

THE weakness of our present monetary system has been ruthlessly shown up of late, but so far there are no indications of an impending change, although the situation not only continues to show no improvement but is actually growing worse.

This weakness is due to the fact that our coinage is given a fixed value in paper currency rather than in commercial commodities. Of course the fairy-tale is that paper values are based on gold, but the truth and practice are absolutely the reverse of this. There is a fixed price for gold—which is paid in paper, or its equivalent, bank credits. Consequently gold is not allowed to have a higher value than paper currency. The result is that if the bulk of paper currency in the world is doubled without a corresponding increase in the bulk of commodities, and paper currency consequently becomes worth half its former value, gold also falls arbitrarily, not naturally, to half its former value. As the monetary value of the coin remains the same, its commercial value is therefore reduced to half. As a result of this the situation becomes absurd whether or not there is a fixed price attached to the metal going into the coin.

To illustrate this equal absurdity in either case, we have the situation in gold and silver. On the one the price is fixed; on the other it is not fixed. But in both cases the nominal value of the coin (in terms of paper money) remains the same. As a consequence, in the case of gold the coin is not to be obtained at all, while the silver coins of several countries have been shipped to other countries and reduced to bullion.

Dealing first with gold, we find the metal in great demand, but production decreasing. This is due to the fact that costs of production (in terms of paper money) have increased in approximately the same proportion as all other costs of production, while the price paid for the product (also in terms of paper money) has been arbitrarily held at the same figure. Naturally, mines which formerly were just able to make a profit cannot now be operated excepting at a loss. In consequence many of them have closed down, and gold production throughout the world is rapidly declining.

True, the gold mines of Ontario are producing gold at a record rate, but many of the gold mines of Ontario are comparatively new, the metal is found in rich veins, and it is no problem as yet for the mines to keep busy without touching the low grade ores. But elsewhere in the world, especially in older claims, the situation is different, and production is steadily falling off as the mining of low grade ores is being discontinued as unprofitable. This is also true of several Ontario mines which formerly had been able to handle low-grade ores at a profit.

Such is the situation arising from the fixing of the price of the metal in terms of paper or credit. When the price of bullion is not fixed, but the nominal value of currency is fixed, as in the case of silver, the situation becomes different but equally absurd. Instead of decreasing production, which is an evil, it increases production and encourages the melting of coin into bullion—another evil—and has forced one or two governments to pay more for the silver they put into coins than the coins are worth when minted—also an evil.

What really started all the trouble in the case of silver was the amount of purchasing by the Occident from the Orient during the war. England and the Allies made huge purchases of raw materials from the East, especially from India and China. The oriental has an instinctive dislike of any form of currency other than metal. India and China also lack the machinery for the settlement of balances by bank credits or bond issues. Therefore the huge settlements due from the Occident had to be made in metal, and owing to the scarcity of gold and the acceptability of silver, silver was shipped to the East in immense quantities, and is still being shipped. As this failed to stem the tide, great shipments of gold were also made, but the demand for silver still became greater and greater, and, as there was no restriction on price, the price naturally rose by leaps and bounds

Monetary systems, as such, are not of peculiar interest to the jeweler more than to any other merchant. But since the existing system of currency and exchange has operated to interfere seriously with the supply of two of the principal materials in which a jeweler deals—gold and silver—he has to this extent a peculiar interest in studying the shortcomings of our present system, their causes, and any proposed remedies. The subject has already been discussed from certain angles in "The Trader," and no further apology is needed in introducing it again.

The result was that several months ago the Frenchman found himself able to melt down a five franc piece, ship the bullion to New York, buy exchange on Paris, and realize 8.13 francs, from his original five francs. The nation lost what the individual gained.

A short time later Englishmen found themselves able to indulge in a somewhat similar operation—if they dared.

One after another the various Governments have taken steps to forbid this practice with their own coinage, either by special acts, or under the section of the criminal code which prohibits the mutilation of coins. This, however, they can do with regard only to their own currency. Individuals of any nation may do as they like with the coinage of another nation.

So far as Canada is concerned, this form of activity is costing the taxpayers of the country a considerable sum. Quantities of Canadian coins have been shipped across the border—or in some manner have got across—are there melted down, and the bullion sold at a good profit. Exchange is then purchased on Canada at its present low rate, netting those who operate on this plan another neat profit. When silver is up around $1.35, as it was for some time recently, this operation brings good money at a quick turnover.

As a result of this form of activity, such inroads have been made on Canadian currency that the mint at Ottawa has been working almost at capacity output to make good the deficiency. If, as has been predicted, the premium on New York funds goes much above the 10 per cent. quotation of the day of writing, these inroads on Canadian silver currency will probably continue and increase.

It is possible that a lower content of silver may be used in Canadian coins in the future, but for the present it must remain the same, according to despatches from Ottawa. This, however, would be merely a palliative measure at the best, and would affect only silver. To

bring about the mining of gold in necessary quantities other means must be adopted. Two have been proposed. One of these is an increase in the price of gold; the other is the payment, by the Government, of a royalty on the mining of gold.

Dealing with the latter first, its objections become readily apparent when subjected to close scrutity. The original object in having a gold standard back of paper currency was for the purposes of international exchange. Those countries, therefore, which have greatest need of exporting gold to correct exchange would naturally pay the highest royalties for its production. But since the exported gold would bring them credit abroad only to the extent of the fixed value of the gold, the amount of production royalties on all gold exported would be total loss to those countries.

Hence a royalty on gold production would not be even a palliative for the countries most interested.

The other suggestion is an increase in the fixed price. This undoubtedly might cause more or less violent disruption of things in the financial world, but at the worst would be only temporary. It surely becomes obvious, therefore, that our present monetary system has become as antiquated and inefficient in this late day as was the primitive system of barter and trade at the time when gold first began to be used as an international medium of exchange. The reason, of course, is that nations have created paper currency and credit in quantities bearing no constant relationship either to stocks of gold in reserve or to commodities produced. While this is the case, there cannot be any constant relationship of values. The only basis for such a constant relationship is in terms of commodities themselves.

To achieve such a relationship, Professor Adam Fisher of Yale has suggested a plan which has already been put forward in THE TRADER. This involves the revaluation of gold (in terms of paper money) on the basis of the value of a certain set list of commodities (in terms of paper money) at frequent intervals. This would keep gold more or less at its true value, thereby encouraging production to an extent not now the case. But since the value of gold in paper money would then vary in inverse ratio to the value of paper money in terms of commodities, there could be no reintroduction of the gold coin possessing intrinsic value equal to the face (or paper) value. Gold coins, if used at all, would have but a low content of gold, as was the case with silver coins until silver rose to its present levels. For international exchange purposes, therefore, gold could be used only in the shape of bullion, and in that shape would have a varying value according to the rise and fall of the commodities on which its value would be set from time to time.

If this is to be the case, it is difficult to see what particular virtue there would be in fixing the price of gold at all, even at frequent intervals. By eliminating the fixed price of gold altogether, allowing its value to be set by demand and supply, its value would rise and fall naturally in inverse ratio to the rise and fall in value of paper money—just as is the case with other commodities. It would, in brief,, become just such a commodity as soap, or wheat, or cotton, or hides. It would return to the place it naturally filled when its use in international exchange was begun, before paper money was thought of. It would bear a more constant relationship of value to the things which nations sell to one another, which is all that really matters.

At once bankers will probably protest that gold is the foundation of monetary values, and that if the foundation is removed the whole structure will vanish. As a matter of fact gold is not, and has not been for a long time, the basis of monetary values. In theory it may be so, but in actual practice the case is otherwise. The British sovereign, if it existed to-day,* would buy you goods to the value of just one pound sterling in London—value in New York (at the time of writing) $3.78. The same sovereign would bring you $4.86 in New York. The paper one-pound note, on the other hand, which is supposed to be equivalent in value to the sovereign, would buy you the same £1 worth of goods in London, but brings you only $3.78 in New York. So much for the so-called "gold standard."

Present complications arise from the fact that we have wandered too far from the elementary principle of exchange, which is that goods obtained from another country must eventually be paid for in goods returned or services rendered to that country or to its creditors. To begin with, there were no credits, and goods had to be exchanged for goods. Gold, being a commodity highly prized solely on account of its value for decorative purposes, combined great value with small bulk, and hence fell into general use as an exchange medium. Vendors, who did not wish at the moment to receive other goods in return for the goods they sold, accepted gold instead because it was easy to handle, because its value in terms of other commodities was fairly constant, and because, by common consent of traders, it could readily be exchanged for such other goods as might be desired.

But as international trade increased there soon was not enough gold to handle all transactions of this sort. So credits were established. These were settled in leisurely fashion by balancing off exports against imports. Should a critical situation develop, due to too great excess of imports over exports in any one country, the situation could be remedied by recourse to gold, the nation so affected sending more or less heavy shipments of the metal abroad to offset the excess shipments of other commodities it had received. Gold was used thus because it was more readily accumulated and shipped in a short space of time than other commodities which otherwise might have served the purpose as well. Gold, too, was always acceptable, while certain other commodities might not be at the moment.

Solely with a view to simplifying accounting in such transactions, gold was later given a fixed international value in terms of the paper money of the various nations involved. So long as their paper money bore a constant relationship to their production, the fallacy of this arrangement did not become apparent. It has now been evident for some time, however, and is becoming more so every day.

One indication of the fallacy of this "fixed price" principle is the fact that gold is now at a premium in Canada, roughly equivalent to the premium on New York funds.

Another illustration of its workings is found in the fact that when it became necessary to make large shipments of metal to the Orient to offset receipts of goods from India or China, gold, because of underproduction resulting from the fixed price, was not available; and silver, a much more cumbersome metal, had to be used largely in its place.

(Continued on page 56.)

**The British sovereign is not to be restored to circulation for some time, according to despatches from England. A commission of bankers and financial men, after considering the question, recommended that for the present at least gold be concentrated in one central reserve in the Bank of England. Circulation of gold was termed by the commission "neither necessary nor desirable."*

Diamond Market Cornered

By EDGAR MELS

Former Editor of the Johannesburg, South Africa, "Daily News."

WHILE diamonds have not yet reached the relative cost altitude of eggs and furs, there is every indication that soon the precious stones will be available only for those belonging to labor unions and others in the income tax category. For a diamond trust has been formed—reformed would be more appropriate—for, many years ago, Cecil Rhodes, Alfred Beit, Julius Wernher and others established a community of interests which controlled the supply of diamonds.

Beginning with the new year, a London syndicate will be the sole channel through which the rich workman can obtain his daily supply of diamonds. The amount for sale will be determined on the actual sales of the last three months. The famous De Beers mines will supply 51 per cent.; the Premier, 18 per cent., and the mines of the Southwest Protectorate, 21 per cent. The basic price for stones is to be fixed every three months, which ,translated into the vernacular, means that prices are likely to soar beyond the present figure of $600 a carat (in the U. S.).

Early in 1867, when diamonds were discovered in South Africa, a scene strange to civilized eyes was enacted in Griqualand West. A fire of dried dung was illuminating the veldt. Crouched around the blaze was a crew of native Basutos. They chanted weird jazz ditties of their own in pure Koranna Hottentot dialect. A witch doctor emitted various sounds. In his hands he held a bright pebble, which emitted sparks of light. Behind the outer circle of blacks stood a white man.

When the ceremonial was over, the white offered $25 for the pebble. The witchman, although untutored in the ways of the world, reasoned that if the white man offered so absurdly high a price, the stone was worth much more. After weeks of bartering the stone was sold to the white man for $56,000. It afterward became the famed Star of South Africa, weighing eighty-three carats.

In the same year, a Boer came across a farmhouse in front of which Dopper children were playing with pebbles. The Boer bought one of the stones for a trifle. Subsequently he sold it at Grahamstown for $2,500, dirt cheap for a 21 carat stone.

It did not take long for the discovery to spread throughout the world. From all corners, even from New York City, adventurers flocked to the Vaal River district. Riches were accumulated literally over night. The British Government sent a Mr. Gregory to Africa to ascertain the extent of the fields. In 1868 the Geological Magazine printed his findings to the effect that the "whole diamond discovery in South Africa is an imposture and bubble scheme."

When the rush was at its height political squabbles arose. Both banks of the Vaal and the contiguous territory were claimed by the Orange Free State and a Basuto usurper. Appeal to the courts resulted in a victory for the Orange Free State. The miners felt the need of a union and formed the Diggers Mutual Protective Society, naming a digger, Parker, as president of what was really a republic. Under Parker things grew worse so rapidly that in 1781 the Cape Colony annexed the disputed district, naming it Griqualand West, and paying $450,000 to the Free State.

But the river diggings had petered out and a few of the wiser miners followed the drift and found the real mines where Kimberley now stands. On the Bultfontein and Dutoitspan farms they staked claims, 30 feet square, paying 30 shillings monthly to the Boer owners. Next the De Beers farm was included in the fields, and then the famed Colesberg Kopje, where as much as $5,000 was paid for a claim 15 feet square. As few miners had so much ready cash, these claims were divided into one-eighth and even one-sixteenth sections.

The miners, having no scientific knowledge, dug huge open holes. Only the De Beers Consolidated Company, which owned most of the claims on Colesberg Kopje, used better mining methods. The De Beers mine—in 1872—looked like twelve huge docks or piers, each about 900 feet long by 50 feet wide. The chasms between the piers were from 50 to 90 feet deep. Hundreds of rope ladders hung down into the depths where thousands of natives were digging.

And every Monday there was a black burying party, for the natives had Sunday in which to do nothing but drink, and Monday morning would find a dozen dead in the mine. Gambling grew apace—every vice known to civilization flourished. Local history recounts a poker game in which an English miner risked a plot of houses against $100,000 in cash, belonging to an American gambler. The Englishman won.

It was at this time that two men arrived in South Africa who were to change the aspect of things materially. The one, a former acrobat who had earned pennies on the streets of Whitechapel, London, named Barney Isaacs, began consolidating various mining interests. With prosperity came a desire for a more euphonious name, and so Barney Barnato, alleged diamond king, was born. The word "alleged" is used advisedly, for the late Sir Alfred Beit and his partner, Sir Julius Wernher, were the real diamond kings.

Sir Alfred left a mere half billion on his death—worried into an early grave by thousands of match-making mothers. So great did the pest become that Sir Alfred made public announcement through his physician that he was in no physical condition to marry. Then the aforementioned ladies offered to nurse him, and then—he just died.

With Barnato there came the son of an English clergyman. The youth had weak lungs but a strong mentality. He became famous as Cecil Rhodes, the Empire Builder. The writer knew both men. Barnato was a shrewd person, of speculative proclivities. Rhodes was a master of men, a tremendous personality, with an overpowering ego, which he sought to impose upon all with whom he came into contact.

Rhodes began to reform mining methods all around. He instituted a system of checking I.D.B. (illicit diamond buying) by making the theft of stones almost impossible. Every worker had to sign up for six months, and agree to live in the company's compound. Closest scrutiny was kept on the blacks, who had more devious ways than the famed Heathen Chinee of our own mining history. The blacks swallowed stones—they made deep invisions in their flesh, inserting stones and allowing the wound to heal, only to be opened when the black was free again. One white man even went so far as to incase his back in a plaster cast. He had himself carried aboard ship at

Cape Town, and would have made his escape had not a warrant on another charge being served upon him. When the cast was smashed hundreds of stolen stones were recovered, and the man served twenty years at hard labor on the breakwater at Cape Town.

Rhodes had obtained a complete mastery of the diamond industry in 1888, when the writer went to South Africa. He was a thick-set man, with florid features and a bull neck. He stood in the door of the Kimberley Club on Dutoitspan Road one evening, silhouetted against the light. "Some day," he said, "we will have a United States of South Africa." And his prediction came to pass.

But Rhodes was not merely a prophet. He was practical. Repeated cave-ins, due to primitive methods, were wrecking the mines. Costs became prohibitive, and natives would not work because of the danger. The first view the writer had of the Central Mine in the heart of Kimberley showed an open hole, 1,000 feet deep and half a mile across.

Rhodes needed expert help, and he sent to America for it in the person of John Hays Hammond, who revolutionized diamond mining, and subsequently developed the gold mines at Johannesburg.

During all these years Barnato and his nephews, the Joels, had not been idle. Barnato formed and reformed companies, and grew richer and richer. Once he played the title role in "Hamlet" in the Kimberley Town Hall. How awful his performance was may be judged from the fact that to this day little children are frightened into goodness by the mere threat of being taken to a similar performance.

New mines were discovered from time to time near Jagersfontein (Hunter's Fountain) in the Orange Free State, near Pretoria, where the Premier Mine yielded great stones, and at Angra Pequana, which at that time was in German West Africa. Wonderful stones were found from time to time. There was the Cullinan, weighing 3,025 carats; another stone of 973 carats, and still another of 288¼ carats.

In the meantime the controlling interests formed the "trust" and, shutting down two of the mines, so decreased the output that prices leaped skyward. From $100 a carat, prices advanced steadily until now a perfect stone, unset, fetches $600 a carat, wholesale .

But the young man whose fancy turns all too lightly to love and matrimony may find solace in the knowledge that right in the United States, there is an honest-to-goodness diamond mine, worked for more than twenty years. It has produced stones of weight as high as 9 carats. It is Murfreesboro, Ark., and is vouched for by the Geological Survey of the United States Bureau of Mines. For years its real ownership has been shrouded in mystery, but common gossip has it that the real owners are the members of a famous jewelry firm. Surrounding the mine is a high stockade.

There is yet one other ray of hope. Less than a week ago there came the report of the finding of diamonds on the lower Rio Grande, near Zapata, Texas. Whether the district is really diamondiferous, or whether just a few stones were deposited there by glacial drift, only development and careful research will reveal. But the writer is firmly convinced, after three years' South African experience, that diamonds in paying quantities do exist in this country. The real diamond deposits, if ever found, are likely to be in volcanic areas, such as the Yosemite Valley, Glacier Park or the Yellowstone. For all diamonds are of volcanic origin. Anyone possessing a well-behaved, extinct crater, not wanted for family use, would better investigate.—New York "Times" Magazine.

World Famine in Silver

BLAME for the present paralysis of the world's exchanges is placed on the demonetization of silver by Moreton Frewer, a financial economist of London, who has recently been visiting British Columbia, and who is strongly insistent that the large and valuable silver deposits in that province should be developed without delay. "The financial world," he says, "is in the throes of a veritable silver famine. If it be impossible to supply the white metal to pay Asiatic trade balances, and Asia's demand is voracious, then Asia, and especially India, will drain the western gold reserves to our utter undoing. Since England tampered with the Indian silver standard in 1893 and closed the mints against that metal, India has in the 25 years deprived us and the world of trade of over 250,000,000 sovereigns."

Mr. Frewen has framed a silver budget, from which the following short table is given:

A thirty years' forecast for silver—Silver at $1.30 per ounce.

New silver to liquidate India's annual balance of trade ($350,000,000), or two rupees per head, 250,000,000 ounces.

New silver for the currency requirements of the Nigerias, West Africa, Germand and British East Africa, 100,000,000 ounces.

World's silversmiths' demand on the pre-war scale, 120,000,000 ounces.

For subsidiary currencies, Europe and America, 70,000,000 ounces.

For China, Hongkong, Malaysia and the Philippines, 50,000,000 ounces.

For the reimbursement of the "Bland" dollars (Pitman Act) for say eight years, 30,000,000 ounces.

Total demand, 620,000,000 ounces.

Present world-production from the mines—estimate U. S. Director of Mint, 157,000,000 ounces.

World's annual silver deficit, 463,000,000 ounces.

German Diamond Interests Purchased

An Anglo-American company has purchased all Germany's private and state interests in the diamond fields of what was German Southwest Africa. The purchase price was £3,750,000 ($18,750,000.)

The deal was concluded at the Hague on Nov. 4, by H. C. Hull, former Minister of Finance of the Union of South Africa.

Under the agreement which was signed the mining properties and undertakings of these companies will be transferred to a new company which is about to be registered at Cape Town under the title "Consolidated Diamond Mines of South-west Africa Limited," with a share capital of £17,550,000.

The effect of the agreement is that all chief diamond interests are acquired and transferred to the South African company, which will now own more than 90 per cent. of the diamond output of Southwest Africa and for the first time in the history of diamond mining producing areas of the world will be held on controlled by British subjects or their allies.

A few diamonds come from Brazil, British Guiana, India, Borneo and the Congo, but not enough to affect the market, owing to various causes, in which the policy of restriction probably has a part.

The price paid for the German interests was $17,500,000, and the supporters of Mr. Hull are the Anglo-American Corporation of South Africa Limited, and financial groups connected with that corporation.

Will this be the Next Craze?

SHOWN on this page are some examples of an Eastern art which as yet seems to have gained little appreciation in the Western world, although it has been practiced in the middle East for thousands of years.

In the November issue of The Trader was a picture taken in Amara, Mesopotamia, by Mr. Lyman B. Jackes of Toronto who was an officer serving with the British forces in "Mess-Pot." This showed two survivors of the ancient tribe of Sabeans whose forefathers have been silversmiths through countless generations. Their specialty is the form of work depicted herewith. The silver is engraved and inlaid with a black paste. The whole piece is then baked in a crude oven, the surplus paste rubbed off, and the article polished.

While the Sabeans claim that the composition of the paste is a tribal secret, handed down from father to son since the days when they kept silver stalls in the streets of Babylon and Ninevah, a similar process is known, though not widely used, in Europe.

According to descriptions found in exchanges, this is known as "niello" work, and is produced in small quantities in Germany and Switzerland, chiefly for export—or was so produced prior to the war. This form of work is practically unknown in Canada and the United States, but was bought from European makers in fairly extensive quantities by Cuban jewelers.

The European product is described as being closely akin to enamelling, but the process is strikingly similar to that used by the Sabeans, and it not unlike damascene work in steel, which, having its origin in the Orient, is probably in turn related to the process used by the Sabeans on silver.

As produced in Europe, niello work need not be engraved. The design may be stamped in low relief in the silver. This is then inlaid with a composition of metallic sulphides and baked in an oven.

Opinions differ both as to the practicability of this work for use on tableware and as to the probability of it ever becoming popular in this country.

As to the first, the chief problem to be solved is that of durability. Will the inlay stand hot water, or whatever slight bending might occur in the case of flatware? Will the continual polishing necessary for silver have the effect of wearing down the inlay? These are questions which can be answered only by experiment, as the principal uses to which the work has been put, so far as is known, are in other than table silver.

The question of popularity is even more of a gamble. Mr. Jackes states, however, that some British officers in Mesopotamia invested thousands of pounds in the work of the Sabeans, and had no difficulty in disposing of the trinkets in London at a stiff profit. This would make it appear to be quite within the range of possibility that Sabean inlay or niello work—whichever it may be called—should become the next craze in silverware styles. A glance at the illustration below should convince the most skeptical that this is not unreasonable. While the reproductions hardly do justice to the exquisite beauty of the originals, they are sufficiently good to demonstrate the highly aristocratic effect of black against silver. That in the lower right-hand corner (a sheathed dagger) is especially delightful, and the simple grace of the design gives a better idea than do the others of the rich effects that could be attained on the handle of a fork or spoon. The central figure (the head of a hat-pin) illustrates a wide range of decorative possibilities. Quaint conventionalizations are shown in the frog and the bird (both brooch pins).

Should London take kindly to the samples of Sabean work brought in by the returning troops, a fad for this form of decorative trinkets might easily follow. The extension of the fad into permanent recognition of its attractions for the embellishment of table silver would depend largely upon the ability of some manufacturer to produce an inlay which would wear as well as the silver itself—surely no great problem in these days. At first the work might be sufficiently costly to confine its purchase to the wealthy classes. But if ever it should gain this much recognition other manufacturers would find a way of producing it in quantities at the popular prices usual for ornate plated ware.

Meantime the work itself and its possibilities of future development afford considerable interest both to the connoisseur and to the practical silversmith. We have gone far in the production of exquisite silverware—as witness almost any of the designs produced by the large manufacturers. But the last word has not by any means been said, and it is to be hoped that manufacturers looking for ideas, and purchasers looking for something new and charming, will not entirely overlook Sabean or niello work.

Silver hat pin and brooch pins in Sabean work. The articl es are shown enlarged to one and a half times actual size.

Garnets in British Columbia

AMONG them any minerals that have served to build up the mining industry of British Columbia, garnet rock is not considered of special economic importance, but it may easily prove a money maker for the prospector who is fortunate enough to note occurrences of the same, either as gem stones or as an abrasive material.

Garnet is commonly spoken of as if it were a distinct mineral; whereas it really compriscs quite a varied family group of minerals, which have, however, as to form, a strong family type, as will be explained later. The chemical composition of the garnets is quite variable, though all varieties consist essentially of combinations of two or more of the following: silica, lime, iron, magnesia and alumnia, with, in some cases, small amounts of manganese or chromium.

The commoner kinds of garnet occurr mainly as massive or granular gangue rock in certain types of mineral-bearing veins or lodes, usually at or near contact between altered lime-stones and intrusions or masses of igneous rocks.

Garnets are often found as grains, particles or water-worn rounded crystals in the gravels or wash along creeks, rivers, lake shores and sea beaches.

In some localities garnets are in mica-schists, gneisses and other sheared or schistoze rocks, and one variety, pyrope, of a deep quality, is found almost exclusively in rocks of the peridotite family derived from the shearing and chemical alteration of such basic rocks.

OF MANY COLORS.

The colors of the various garnets depend on their chemical compositions, and they may be white, black, yellowish, greenish to a deep emerald-green, deep-red to reddish brown, or a cimmanon color. Common varieties are usually of a dark red or reddish brown color and nearly or entirely opaque. Occasionally, however, garnets are found which are as transparent as glass, or translucent so that light can be seen through them. The gem varieties are usually a deep-red color, but some are emerald-green, or of a cinnamon color like the gem known as the hyacinth.

Garnets of gem quality are sold under various names, such as "Cape or Arizona rubies," "hyacinth," "Essonite," or "Hessonite." When deep-red in color and cut in an oval rounded form or "en caboshon," it is known as "carbunkle."

The hardness of garnets ranges from 6.5 to 7.5 (about the hardness of quartz) and they are brittle with practically no definite cleavage planes.

The lustre is generally glassy, but some of the reddish garnets have a resinous lustre much like some kinds of reddish zinc blande.

Although garnets vary greatly in composition, practically all varieties have the same forms as crystals; the common forms being 12-sided figures known as rhombic doderahedrons and tapezohcdrons, or combinations of these two forms, which make the crystals almost round in appearance. The 12-sided crystal, with each side of a diamond shape, is a very common form, and one easy to recognize.

When panned or sluiced from placers garnets are usually water-worn, and are nearly spherical in shape, or may be found as broken irregular grains or pebbles.

VALUABLE AS ABRASIVE MATERIAL.

Nearly perfect garnet crystals are found embedded in micaschists, in coarse-grained granite dikes (known as permatites), or in sheared and altered basic rocks of the peridotite group. Good crystals are sometimes found in cavities in veins and lodes associated with other minerals.

Garnets of good color and quantity are of considerable value, but the massive garnet rock found in rocks in place or in grains or crystals concentrated from placers or from crushed schists or other rocks are of much more economic importance than the comparatively rare gem stones. Pulverized garnet-rock or garnets from placers is used extensively for industrial purposes. Its chief use being as an abrasive for making sandpaper or scouring compounds in place of corundum, emerald and other materials.

A writer in "Western Canada Mining" reports that many mines in the Kootenay-Boundary district contain masses of garnetiferous rock, as gangue material in the veins or lodes; that the wash along numerous creeks, rivers and lakes of the district contains loose garnets, and that several areas of garnet-bearing rocks have been already noted; therefore it is quite probable that economic deposits may be found by persons really interested in the search for garnets as gem stones or garnet-rock as an abrasive material.

The Origin of Pearls

For many centuries, even until comparatively recent times, it was the common belief that pearls were drops of dew that gained entrance into the shell of an oyster and were there transformed into lustrous gems. Arab and Indian divers still believe that at certain seasons oysters come to the suface and suck in the rain drops that later become pearls. Science, however, has rudely shattered this poetic fancy and discovered the real origin to be a worm. Some interesting information in this relation has been gathered by the United States Fisheries Commission.

According to an officer of the commission almost any foreign body—a grain of sand, a bit of mud or shell, a piece of seaweed or a small animal—may by its irritation cause the oyster to cover it with nacre and make it the nucleus of a pearl, but the largest part of the annual pearl crop of the world is due to parasites.

Minute spherical larvae of marine worms, known as cestodes, become imbedded in the soft tissues, as many as forty having been found in one Ceylon oyster. As a result of irritation the oyster forms a protecting sac about the intruder, and then, if the larva dies, its body is gradually conveted into carbonate of lime and the pearly mass proceeds to grow with the shell.

If the larva lives it may pass into the body of the strong-jawed trigger fish, which prey upon the pearl oysters, there undergoing further development. Ultimately it reaches the body of the great rays, which in turn eat the tigger fish. In the rays the worm attains full development and produces larvae that are cast into the sea and find lodgment in pearl oysters.

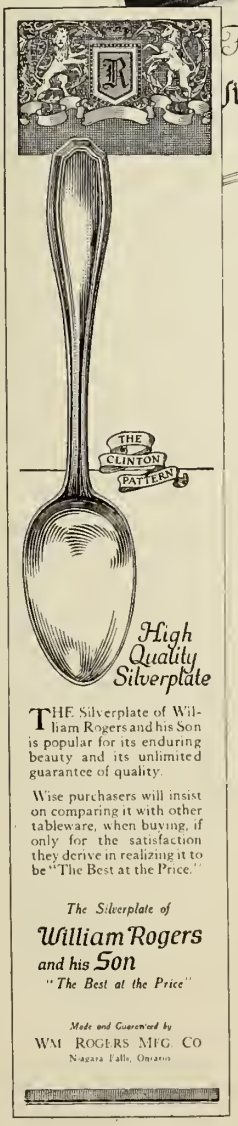
Eighteen years ago, while prospecting along the Moroni river, that separates Dutch from French Guinea, Perry Tiffany discovered a large deposit of gold. Recently Mr. Tiffany, who is a member of the diamond merchant family, left at the head of an expedition to obtain this wealth.

The deposit, which is believed to be worth many millions, is about 200 miles inland. Because of the light depth of the river, the party will travel the last part of the distance on a discarded submarine.

The Clinton Pattern
For Daintiness and Beauty
The Silverplate of
William Rogers and his Son
"The Best at the Price"
Made and Guaranteed by
WM. ROGERS MFG. CO., LTD., NIAGARA FALLS, ONTARIO
At Your Dealer's
The Beauty of Fine Silverplate
The grace and beauty of fine silverplate are appreciated by discriminating people who buy thoughtfully the things that are to fit intimately into their home life. For the best value the silverplate of William Rogers and his Son has long been highly esteemed
Made and Guaranteed by
WM. ROGERS MFG. CO., LTD.
Niagara Falls, Ont.
Lincoln Pattern
The Silverplate of
William Rogers and his Son
"The Best at the Price"
For Genuine Worth
FOR guaranteed quality tableware of high craftsman ship and beauty made in Canada, the silverplate of William Rogers and his Son stands pre-eminently "The Best at the Price"
The Silverplate of
William Rogers and his Son
"The Best at the Price"
Silverplate of Enduring Beauty
The Silverplate of William Rogers and his Son has the combination of beauty of design with high quality and durability
WM. ROGERS MFG. CO.
Niagara Falls, Ont.
Silverplate the Ideal Gift
The Silverplate of
William Rogers and his Son
"The Best at the Price"
Clinton Pattern

Several examples of advertisements in Toronto "Saturday Night"—one each week.

A recent page in "MacLean's Magazine."


THE CLINTON PATTERN
High Quality Silverplate
THE Silverplate of William Rogers and his Son is popular for its enduring beauty and its unlimited guarantee of quality.
Wise purchasers will insist on comparing it with other tableware, when buying, if only for the satisfaction they derive in realizing it to be "The Best at the Price."
The Silverplate of
William Rogers and his Son
"The Best at the Price"
Made and Guaranteed by
WM ROGERS MFG CO
Niagara Falls, Ontario

One of a series of advertisements regularly appearing in "Farmer's Magazine."

A Consistent Canadian Campaign for WM. ROGERS & SON SILVERPLATE

Mr. Dealer: The Wm. Rogers Mfg. Co., Ltd., is endeavoring, by its extensive advertising campaign, to localize the silverplate sales in your vicinity *into your store.*

The advertisements on this page are but a few of the large series which has been appearing recently, and will be continued in 1920 with still larger space.

We are planning as dealers' helps, beautiful window cards which will be supplied you, and we are anxious to have you let us know in what way we can be of greater value to YOU —in increasing your sales.

With best wishes for a very prosperous New Year!

The Silverplate of

William Rogers and his Son

"The Best at the Price"

Made and Guaranteed by

WM. ROGERS MFG. CO., LTD., Niagara Falls, Ont.

No Salesmanship Required to Sell The Best

It takes real salesmanship to sell an inferior phonograph. Practically no effort is required to sell the "Highest Class Talking Machine in the World" —the "Sonora."

Sonora Dealers have had a wonderful Christmas business. They have found that when competition was keenest they sold most "Sonoras," for those customers who had heard other phonographs first were the easiest of all to convince when they heard the beautiful golden tone of the "Sonora."

Does Not Require the Easy Payment Plan

Comparatively little capital is required by representatives of the "Sonora," as this phonograph appeals to the better class of buyers. Any "Sonora" representative will tell you that he has found it a very easy matter to sell practically all instruments for cash.

Wide Range in Styles and Prices

The "Sonora" line consists of fourteen beautiful models, many of them exhibiting the handsome patent bulge effect in their cabinet construction. The "Sonora" price range is so wide that the dealer has no difficulty in supplying his customers with a "Sonora" at the price they are prepared to pay—from $84.00 to $2,500.

We shall be pleased to hear from you, if you are interested in a phonograph representation.

THE INSTRUMENT OF QUALITY

Sonora

CLEAR AS A BELL

I. MONTAGNES & COMPANY

Sole Canadian Distributors of the Sonora Phonograph and Sonora Needles

Ryrie Building - TORONTO

Phonograph Department

Conducted by C. M. Pasmore.

Try it Out

MORE frequently than not you will hear the remark made concerning a strange "stunt" that has been carried through in some distant community, or a new idea which has been suggested for trial in your own: "Oh, that wouldn't go in our town."

How do you know it wouldn't?

Of course, every town has its peculiarities, and it may be perfectly true that some "stunts" that will take in one community will fail in others. But surely not all of them. In fact, experience has shown that almost anything in the line of a new idea —especially a new idea in advertising or salesmanship—will catch on if its sponsor has the nerve to push it through with energy and assurance.

As instances of the sort of thing referred to there come to mind two successful "stunts" recently brought to light.

One is that of a phonograph dealer in a small city no great distance from Toronto. This dealer owns a motor car, and not long ago he evolved the idea of making the steed pay for its own oats, so to speak.

So he tried an experiment.

He loaded a couple of phonographs into the back seat and started out a-calling. He stopped at a house and carried in one of the machines and some records, and gave the family a short concert. He then asked as a favor that he be allowed to leave the machine there for a few weeks, and that the family keep the records free from dust by playing them occasionally. They consented.

The machine never came back to his shop. And what's more to the point—he got the money for it.

Naturally, he has tried this out many times since then; and he soberly affirms that in every case where the family visited has allowed him to leave the machine on trial it has eventually been bought.

Would that "go" in your town?

In the line of advertising there is the "stunt" tried out by a dealer in a small New Jersey city. This progressive merchant undertakes nothing less ambitious than an open-air "band-concert"—all by himself, with a phonograph.

His advertisements in the newspapers contain advance programmes of the next concert, and on concert night a handsome instrument is placed in the band stand with a sounding board behind it and a specially large horn attached. The programme consists of about fifteen suitable and well varied selections. Invariably a large and interested crowd is attracted, due in part to the publication of the programme. No attempt is made to do business at the concert, but the merchant has found that his increased sales more than justify continuation of his concerts throughout the summer season.

The Mail Order Problem

IT is reported that the newspapers of Louisville, Ky., have declined to run full page advertisements offered them by a large mail order house. Their action was taken out of deference to the interests of the dealers in their own town.

While so far this problem of the mail order business has not to any great extent affected the phonograph business in Canada, it is doing so in the United States on a constantly increasing scale. The inference is that to some extent it may become a problem on this side of the line, and in view of this th action of the Louisville papers is not only interesting but highly commendable. It is to be hoped that the newspapers of Canada, should the problem ever develop here, will be sufficiently farsighted to take similar action.

There is this one feature affecting the situation, however: that in Canada the local retail merchant has the opportunity to get into the field first, and get into it so thoroughly that the mail order house will be unable to oust him from it. It is also the case here that the retail trades are becoming so wel lorganized as to make possible concerted action in putting it up to the newspapers that it will not be entirely healthy for them to take advertising of which the local merchants do not approve.

The New Education

THERE has been considerable discussion of one kind and another concerning the use of phonographs in schools. Most of it, however, so far as the school authorities themselves are concerned, has had to do with the use of the phonograph in the teaching of phonetics, in supplying music for use with physical drills, and in various other adaptations.

Far be it from us to discourage our estimable friends the educationists in their interesting experiments, but—why not use the phonograph to teach music?

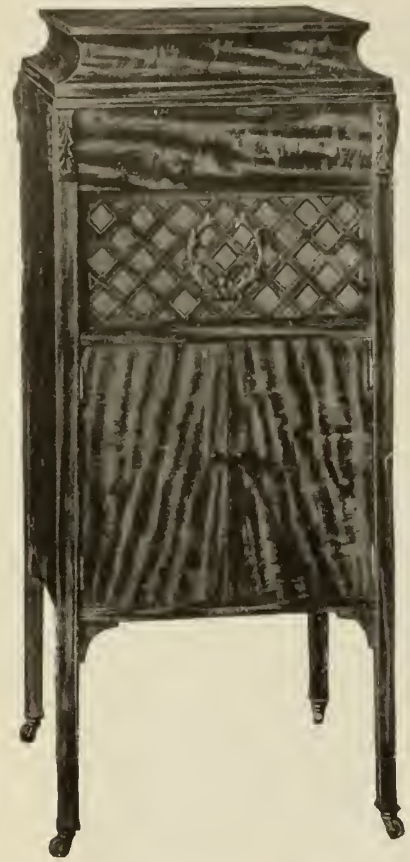
The phonograph started life as a talking-machine. Well and good. But everyone can talk. There is no particular trick about that. Not everyone, however, can sing, or play a piano or violin—or, for that matter, make a noise like an entire orchestra. We have heard that last achievement attempted by stage comedians, but their efforts scarcely ranked as music.

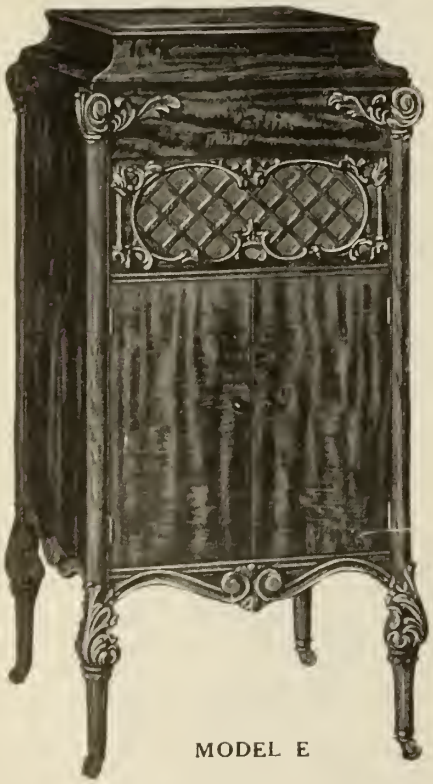
Hence it was that the phonograph soon left off being a talking-machine, and became the most versatile of all musical instruments.

Now a teacher can teach. At least one presumes she can. She (of course there are a few he's, too) is trained as a specialist in that particular thing —phonetics and counting time for drill and all the rest of it. The phonograph may, indeed, do it better than some teachers; and it is of course possible that ultimately a certain amount of teaching may be done by phonograph, with trained disciplinarians (not teachers) present in the room only to preserve order.

But all this is a long way off.

Meantime there is a great and immediate need of someone or something to teach children to love music —the right sort of music, the sort they will grow to love most when they learn to understand it. This is the field that the teacher cannot fill satisfactorily and which the phonograph can fill—right now, without any experiment or delay.





MODEL E

Gerhard Heintzman Phonograph

continues to strengthen its grip on the Music Loving Public

THE three chief factors of phonograph character—

BEAUTY, TONE and DURABILITY

are deftly combined in the Gerhard Heintzman. The carefully thought out refinements add to its essential character value. It is the Phonograph naturally expected of the builders of Canada's greatest piano—of an organization with the spirit and principles established through more than half a century's successful piano making.

We advise prompt selection of an ample assortment of Gerhard Heintzman phonographs for your New Year's Trade.

Gerhard Heintzman, Limited

Sherbourne St. Toronto, Canada

Know Your Machine

FOR years there has been complaint that watch repair departments did not pay. But have you noticed any jewelers arbitrarily dispensing with this department? Such a tendency has not been what you would call universal. Scarcely.

The principal reason is that jewelers want to continue to sell watches, and people will not continue to buy watches—certainly not expensive watches—unless they have some reasonable assurance that, having bought them, they may be able to have them repaired should anything go wrong; and cleaned occasionally "whether they need it or not."

Let it not be thought by those who have not yet started in phonographs that a phonograph is as treacherous as a watch. Their mechanism is fine enough, but not so fragile. The repair of phonographs is far from being the same sort of white elephant as the repair of watches.

Still, repairs must on occasion be made; and just as a jeweler should know something of the mechanism of a watch if he hopes to sell watches, so he should know and if necessary be prepared to repair phonographs if he takes up this line.

* * *

Leaving aside consideration of the repair department for the moment, this knowledge is necessary if only from the standpoint of making sales. A phonograph will go a long way toward selling itself. You know the machine, and we will suppose the customer likes it. You put on a record, and we will suppose the customer is pleased with the music. You name the price, and once more we will presume that this, too, is satisfactory. Then the customer asks what are the particular advantages possessed by this machine.

And if you don't know, he has you.

The fact that there are so many different makes of machines to-day is alone apt to increase this curiosity on the part of the customer; and it also increases the amount of knowledge which a good salesman should possess, not only of his own machine, but of its points of comparison with other phonographs. To-day one should know the variety of motor that is installed, the length and number of the springs, the number of records it will play at a winding, the good points of the tone arm, what universal sound box attachments, if any, may be used with it, and a host of similar matters.

After you have assimilated all you can learn from the literature supplied by the makers, it will do no harm to take down and assemble a machine a few times to make sure you know all about it. During the war the effort was made to teach every soldier who might be called upon to handle a Lewis automatic rifle to take down and assemble that machine gun *blindfolded.* Those in regular machine gun companie were expected to be able to perform similarly with the Vickers-Maxim. There is no necessity, perhaps, of the dealer in phonographs being able to do the trick blindfolded, but if he wants to be able to handle that machine like the troops handled their Lewis automatics he should at least go to the extent of knowing every part by its pet name, and where it goes, and why, and how to take it out and put it back.

Most of all, he should be able to give the cusomer full and lucid instructions as to the use and care of the machine, what not to do to it, when and where to oil it, how to regulate the volume of tone, how to manage speed and pitch, what needles to use for various records and in various sized rooms—in short, every item of knowledge necessary to enable the customer to get the very best possible out of the machine.

* * *

But even when this is done, a phonograph must at times go awry.

This means that repairs must be made.

In undertaking to make repairs, do not fall into the same error that watchmakers and automobile dealers fell into in the beginning—that of giving too much service free. In both cases, to some extent, the "service" bait was used to make sales. But sales made on that principle usually are better left unmade.

So when you give service give the best service possible, and give what advice is necessary to make further of the sort unnecessary. But charge a fair price. Do that to begin with, and continue to do so. Impress upon the customer when the sale is made that the machine will give him satisfaction and long life if he does the things you tell him are necessary. If this is made clear, he will not expect free service.

A good many music dealers in the United States are going out of their way to force free service upon their customers. An example of this recently quoted is that of the manager of the phonograph department in an Illinois store, who card-indexes the date of every sale and the address of the customer. Six months later a representative calls at the customer's house to oil the motor and see that the machine is in the best of running order. Usually, it is stated, the machane is found to be so badly in need of cleaning and oiling that the motor has to be removed and taken back to the store, where it is overhauled, and later returned to the customer with

Naturally the customer is delighted.

But just as naturally the customers of that department manager are going to discover one of these days that his "free service" is anything but free—that somebody has to pay the cost of it, and that in all likelihood it will be the customer. He will also discover that the customer who is willing to look after his own machine feels disinclined to pay, in the price of the machine, for a "free" service that he doesn't want. That sort of customer will soon deal elsewhere.

It was much the same with watches. It certainly was that way with automobiles. What would the average car owner think to-day if the dealer from who he bought sent around a mechanic now and then to give the car a "free" overhauling? His first thought would be to wonder how much too much he had paid for the car. In many cases, too he would not say "thank you" to have any part of the beloved mechanism tampered with by strange hands. Motorists are taking an increasingly intelligent interest in their own machines. Some phonograph owners are showing the same tendency It is nothing to regret. So long as they are interested in the machine they will buy records for it. It will need an occasional overhauling, perhaps, which the dealer should be prepared to supply—at a price. Repairs may also be needed, as the result of accidents. But the ordinary oiling and superficial cleaning operations, together with some adjustments, should be undertaken by the owner himself.

By knowing the machine thoroughly yourself you can help to educate him in this. If you can educate the owner to proper care of the machine, you will have increased his interest in its. If you increase this interest you will pave the way for a continuous flow of records, needles, oil, rec-

(*Continued on page* 54.)

Here's the 1920 Phonograph

The Brunswick
ALL PHONOGRAPHS IN ONE

Two exclusive features raise this FINAL Phonograph into a class by itself. These two features are the basis of the Brunswick method of reproduction. They enable the Brunswick owner to play ANY make of record EXACTLY AS IT SHOULD BE PLAYED. They are not merely "talking points," but DEMONSTRABLE SELLING POINTS OF CONVINCING VALUE.

The All-Record, All-Needle Ultona

carries the Diamond Point, the Permanent Jewel Point, and the steel needle holder always in position, ready, at the mere turn of a hand, to play each make of record. Then, in the tone arm is the WEIGHT ADJUSTMENT that gives the exact weight for each make of record, and prevents all possibility of injury to any record. The Ultona brings out true tone values. Nothing to put on—nothing to take off. It is instantly adjusted to ANY make of record. You can point out to your customer that with the Ultona he gets absolutely unrestricted choice of records.

MADE IN CANADA

Retail Prices, $77 to $395

The All-Wood Oval Horn

Every phonograph or talking machine has a "horn," but they call them "amplifiers." They are really the megaphones of the machine. It is their duty to round out the tone and send it to the listeners. The shape of the horn and what it is made of are points of supreme importance. Sound waves travel in circles or ovals, and are purer when free from contact with metal. One of the secrets of the Brunswick's wonderful tone on all records is the exclusive patented oval tone chamber and throat—built entirely of wood, like a fine violin. This exclusive Brunswick feature always makes a profound impression on the prospective purchaser.

JEWELERS! GET OUR PROPOSITION!

It is most attractive from the profit standpoint, and we back you up with striking advertising. Make a New Year's resolution right now to send TO-NIGHT for profitable sales plan.

It willl Increase your 1920 Profits

The Musical Merchandise Sales Company

Eastern Office:
582 St. Catherine St. W.
MONTREAL

Sole Canadian Distributors
819 Yonge Street - TORONTO

Western Office:
143 Portage Avenue E.
WINNIPEG

Off to a Good Start

THE first thing a normal merchant does after Christmas is —loaf. There is really an excuse and even a necessity for it. The man who does not know how to loaf on occasion will pay for it eventually in a breakdown; and if a busy Christmas season is not an excuse for a rest, then there never is an excuse.

This, however, is purely by the way.

By now the loafing period is over, and the second period begins—that of stock-taking, both in the technical and in the psychological meaning of the word. You take stock of your goods, and you take stock of your business, your staff and your prospects.

Being live and energetic, you will already have launched out on this.

The third period is that of planning and preparation for the future. And it is in this that the enterprising merchant gains his greatest advantage over his unenterprising rival.

If you have accumulated new capital during the past year—and the jeweler who has not done so during 1919 should sit down and have a serious heart-to-heart talk with himself —one phase of your planning will have to do with use to whihc you should put that increment. End even if you have not realized any such increase the same problem is before you in a slightly different aspect: namely, what redistribution of your capital you should make in order that there may be an increase at the end of the year just begun.

In brief, the question is: "What shall I buy?"

It is being drummed into the retailer from every side these days that he should not have money (in the shape of goods) lying idle on his shelves. His stock of any one article, he is told with various degrees of emphasis, should be just enough to take care of all possible sales of that article between the time one invoice arrives and the earliest moment at which he can obtain a new invoice of goods. Any saving in capital he is able to make in this manner should be devoted to the stocking of new and readily saleable lines in quantities just sufficient to carry prospective business in those lines. This advice is based on the well-proven theory that "Variety makes sales."

So far so good.

The question now arises: "What other lines?" and the answer, for the jeweler who has not as yet dipped into this profitable field, is most emphatically, "Phonographs, records and accessories."

There is no need to go into details of profit, rate of turnover and other agreeable features of handling phonographs. A post card to any of the manufacturers who sell to the jewelry trade will bring you exact and detailed information of the sort you desire; and you can also obtain from the same source advice which will aid you materially in determining the stock necessary for a start.

The intention is rather to point out a few of the reasons why it is particularly in the jeweler's interest to go after the phonograph business and go after it hard. Read over the four phases of the situation, sift them carefully and thoroughly, and then start in to make enquiries about phonographs, records, and sundries before you complete the appropriations for your already existing departments.

The opportunity as outlined beneath applies to jewelers in small towns, large towns, and in many cases to those in cities; and it is a real, money-making, cost-cutting opportunity—

Because:

THE JEWELER needs a better all-the-year-round line of merchandise to balance up his sales.

The jewelry business at present is too much concentrated. In normal times business just toddles nicely along for ten out of twelve months, and then whoops it up for a whirlwind finale due to the gift-giving habits of Christendom. Efforts of various sorts have been made to correct this condition of affairs for the jeweler. To some extent the gift-giving habit is being sprinkled more casually over the year than was formerly the case: there are the June weddings, and the fall weddings, and latterly there has been an effort to obtain recognition for Easter as a general gift-giving season. But as the others grow in strength, so also does Christmas. Even the changing fashions of the seasons, calling more and more for changing styles in jewelry, fail to do much toward balancing up the year's business.

The best that the jeweler can do is to add to his stock saleable lines which will sell at other seasons of the year. Of course it is not to be supposed that phonographs fail to sell heavily at Christmas. They are a particularly acceptable gift, and you can figure with safety on closing out any stock of them you may be likely to have at that season. But they also sell well with growing constancy at other seasons, and the use of a little imagination in advertising and salesmanship should enable you to keep your stock in a constant state of turnover.

Beginning with this period of the year, there is first the musical season. Concerts and recitals follow one another in rapid succession, both in cities and in smaller localities. Hence—sell phonographs.

Next is the early spring, following Easter. The end of Lent lifts the ban (for many) on dancing—and even aside from that, dancing is essentially an expression of the spirit of spring, wherefore people dance night after night to orchestras, to pianos and to phonographs. Hence—sell phonographs.

Summertime brings holidays, with long evenings on the water or around the fire at some far-off woodland resort. Music meets the crying need for expression felt by every maid and every man; but only the phonograph is easily portable over hills and down streams and across lakes. Hence—sell phonographs.

With the fall come early shadows and cool evenings. The grate fire is lighted, the pipe filled, the paper falls from idle hands. Music is wanted—dreamy, restful music. The piano requires playing. The phonograph plays itself. Hence—sell phonographs.

And after that the deluge—meaning Christmas.

* * *

PHONOGRAPHS cost less in overhead, proportionally to sales, than many other profitable lines.

If your stock is properly assorted, and chosen with a judicious eye to the probable requirements of your district, the turnover will be rapid.

The time occupied in making a sale of a machine will be worth from $25

to $250—or more—will frequently be no more than that occupied in selling an article of one-tenth the price. Therefore, there is less proportionate cost of wages to be charged against this line.

The phonograph helps to sell itself, to sell records, and (by bringing people to your store) to sell jewelry. It is therefore a buisiness asset, and reduces your cost of doing business proportionate to the business done.

It takes up comparatively little room, but adds the attraction of its own beauty to the space it occupies, and lends tone (no pun intended) to your establishment.

* * *

THE MANUFACTURER must find some line of established merchants willing to sell his goods.

In many towns there is not sufficient business to justify the existence of a music store. But even where there are one, two, or more such stores they rarely handle more than a small proportion of all the various lines of phonographs that are on the market. For each manufacturer to start agents for his own line all over the country would be a form of business prodigality that could not be justified. Business must be done economically or it will inevitably "come a cropper."

Therefore a large proportion of the manufacturers, instead of starting up a new merchant in each locality to struggle along and make ends meet as best he can at the expense of the locality, are now encouraging already established merchants to take on the extra business and reap the extra profit that goes with it.

This is true business economy.

And since the jeweler's business is of the sort it is—a business which calls to his shop those who love beauty and who possess the money to indulge in it—the manufacturers are recognizing that the jeweler is their natural and specially qualified agent in the handling of phonographs.

It only remains for the jeweler to recognize that the phonograph is a natural and specially qualified line for him to handle.

* * *

PHONOGRAPHS are beginning to sweep the country as no one article has ever done before.

Many manufacturers are finding it impossible at the present time to fill all orders placed with them. The phonograph business has grown even beyond their sanguine expectations. It is anticipated, however, that machines of every make will soon be available in desired quantities, not because of any falling off in demand, but because output is being increased in a manner undreamed of until recently. The manufacturers are ever inclined to be conservative. They must be. They satisfy themselves of the demand to come before they prepare to meet it. Anything else would be suicidal.

The fact that they have prepared to meet a constantly increasing demand in therefore proof in itself that those who are best in touch with the situation know positively that there will be a sale for their goods beyond anything yet experienced.

And the retailer who gets in on the ground floor of this comparatively new and rapidly growing business will reap the lion's share of the harvest.

Know Your Machine

(*Continued from page* 51.)

ord albums, to say nothing of the infinite variety of accessories such as tone arm attachments for the playing of all sorts of records, repeat devices, automatic record cleaners, etc.

By all means have a service department, and let it pay for itself, with something extra for profit, and a "pull" for future business.

Have You Read This?

If you are looking for a "good seller" drop us a card at once for prices and terms regarding agency for first-class, good-selling talking machine.

The Address is :

Canadian Symphonola Co., Limited

31 BROCK AVENUE :: TORONTO

"SPECIAL ANNOUNCEMENT"

To Jewelers Marketing "Phonograph Supplies"

I am distributing or jobbing the following lines of first-class Phonograph Accessories and Supplies:—

Bemister's Semi-Permanent Stylus.
Record Albums.
"All-In-One" Columbia Attachment.
Steel Needles.
Kent Master Adaptor for Edison.
Ferro Automatic Stop.
Brilliantone Combination Needle.
"All-In-One" Victor Attachment.
Violaphone "Gold Point" Needles.
Diamond Points for Edison.
Jones-Motrola.
Bemister's Pathé Needle.
Brilliantone Steel Needles.
"All-In-One" "Speed Indicator."
Record Cleaners.
Sapphires for Edison and Pathé.
Tone-Clear Record Polish.
Disc-Lites.
"A.R.L." Victor Attachment.
Petmecky Multi-Tone Self-Sharpening Needles.
Kent Attachment for Edison.

My latest catalogue and price list is now in the press. Write for a copy. My lines will make "DOLLARS" for "DEALERS."

Yours faithfully,

H. A. BEMISTER

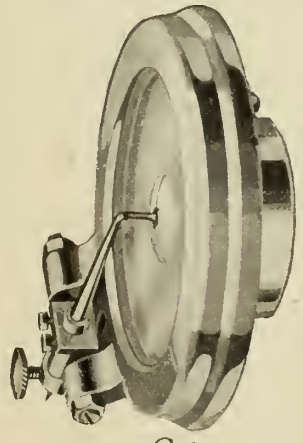
10 VICTORIA STREET, MONTREAL, QUE.

911 Kent Bldg.

C. A. GRIFFIS

TORONTO

Phone Main 2220



Phonograph Accessories and Supplies

THE TRIANGLE REPRODUCER

Without Doubt—The King of 'em All

TRIANGLE TONE-ARMS

Made in sizes 8½ and 9 in.

Demonstrating Superiority in Utility and Ability

Get a sample of these products and make your own demonstration.

MAGNEDO STEEL NEEDLES

GOLD FINISH

Each needle will play 10 records perfectly. They come 50 in a box—60 boxes to a carton. Costs you $5.85 per carton. Makes you an excellent profit. Special prices in quantities.

SUPER-TONE STEEL NEEDLES

The finest American-made steel needles. Made in five tones. Supplied in packages of 100. Write for quantity prices.

We are also Equipped to give Service in

Sapphires, Diamond Needles, Record Albums, Record Cleaners

Write or wire for anything required in Phonograph Accessories or Supplies.

Write for a sample of our NEW ALBUM—IT'S A DANDY!

Canadian Representative: PLAZA MUSIC CO.

Ontario Horological School

The organization of the Ontario Horological School, Limited, was completed last month and the company is now duly organized under the laws of Ontario, with an authorized capital stock of $10,000. Upwards of $6,000 of the stock has already been taken up and the balance is now available for the retail jewelers of the Province who wish to participate in the benefits of the organization. The school is now prepared to accept repair work and each shareholder is entitled to send in repairs to an amount equal to four times the value of the stock he holds. In addition he will have the opportunity of being able to secure a competent man when the first class of students is graduated from the school, as shareholders will be given a preference in directing the men to positions.

The number of shares that may be taken by one firm is limited to five and it is considered desirable that the stock should be spread among as many retail jewelers as possible.

The officers elected are: Thomas Roden, honorary president; N. C. Maynard, Ryrie Bros., Ltd., president; H. B. Kent, Kent's Ltd., vice-president; H. W. Tisdall and B. M. Chapman, directors; Percy Roden, secretary-treasurer.

The following firms have already become stockholders: Ryrie Bros. Ltd., A. C. Stanners, Ammon Davis, H. W. Tisdall, F. C. Proctor, Ellis Bros. Ltd., Kent's Ltd., Chapman Bros., T. Eaton Co., Robt. Simpson Co., W. J. Sheppard, G. W. Morley, Thos. Smallwood, A. Rosenthal, J. D. Scott, E. A. Greenwood, Percy E. Housey, Goldsmith's Stock Co., American Watch Case Co., P. W. Ellis & Co., Roden Bros. Ltd., J. M. Cockburn and the Gruen Watch Co., all of Toronto; Levy Bros. Co., Ltd., Geo. H. Lees & Co., D. G. Harris, Thomas Lees, Connor Bros., Gordon McLaren, A. G. Gaul, Klein & Binkley and John C. Diggins, of Hamilton; J. G. Collinson, Dundas; Alex. Gibson, Peterboro; J. S. Smith, St. Catharines.

New Monetary System Needed

(*Continued from page* 42.)

It will be seen from this that not only is the fixed price quite unnecessary to the usefulness of gold as a medium of international exchange, but it has actually decreased its usfulness in that respect by making it practically unavailable when most needed. Freeing gold would not limit its usefulness as an exchange medium any more to-day than it did when gold was first used in this manner. Its fluctuations in value would be more apparent than real—they would represent the inverse of fluctuations in the value of paper money, rather than an actual ebb and flow in the purchasing power of gold.

For the ordinary uses of exchange the other half of Professor Fisher's proposal might be adopted with certain modifications, *i.e.*, that an internationad unit of exchange be established which will represent a fixed amount (weight or measure) of each of a certain number of commodities commonly exchanged between nations. International credits could be made in terms of this unit. All commodities, including gold, would be quoted in terms of it, and it would in turn be quoted from day to day in terms of the paper money of each of the various nations concurring in the system. In this manner credits once established would always retain the same real value, whereas now they vary directly with the varying value of the currency in which they are established.

This however, is purely by the way. The phase of the situation which has peculiar interest to the jewelry trade is that which directly affects the supply of precious metal. The most flourishing days for jewelers were those in which gold was a free metal whose value was set largely by the demand for it for ornamental purposes, and in small past by its usefulness as an exchange medium.

There are probably other solutions of the present difficulty—international action limiting the paper issues and credits of the various concurring nations to a certain fixed relationship to their production; the elimination of national and the creation of an international currency; the acceptance of a number of other valuable commodities as co-standards with gold—almost any of these would be highly satisfactory compared with the present archaic system in which one precious metal is being gradually squeezed out of production by an arbitrary valuation at much less than its real value, and another minted into coins which, at times, are worth less than the metal which goes into them. There is hope that in time our financial rulers will awaken to the fact that the highly complicated system on which they pride themselves belongs to the age of open gas burners, paddle-wheel steamers, balloon areonautics and two-party ward politics.

Proposed Tax on Gold

(*Continued from page* 33.)

extent, therefore, we may anticipate that, without any relief, the monetary reserve would be withdrawn for manufacturing and industrial purposes in the above stated amounts. Should the sales to the trade be limited to the production of new gold, as will certainly be made effective unless immediate and constructive relief is provided to increase the production of gold, the trades will be unable to satisfy their full requirements for those years."

Credit, Competition and the C.N.J.A.

(*Continued from page* 38.)

may most easily be carried on, and this co-ordination of interests effected, is already established in the shape of the C.N.J.A. Fortunately the Canadian jewelry trade at the outset decided to include in this association not only retailers, but wholesalers, jobbers and manufacturers. The false principle of conflicting interests within the trade is therefore already laid aside in Canada, and the more profitable principle of community of interests is accepted in its place. There should be little difficulty, then, in applying this latter principle to the question in hand—that of conducting the jewelry business in the most economic and profitable manner possible by continuing it to the smallest necessary number of participants.

Naturally, the stronger the C.N.J.A. is in proportion to the membership of the entire trade, the more effectively can this principle be applied; and naturally the members of the C.N.J.A. will be the most fully benefitted by any application of the "community-of-interests" idea.

Organization is being carried on in an encouraging manner over a good part of the Dominion, but a certain amount of lethargy is still shown in some localities, especially on the part of those who are also lethargic in the conduct of their own businesses and who, consequently, will be the last to benefit from the gradually changing conditions, the first indications of which are already beginning to make themselves felt.

Cobalt despatches take a much more serious view of the coinage situation than has been shown elsewhere. One correspondent states: "Metal authorities and students of finance fear that Canadians may be treated to the spectacle of belated legislation only after a large part of Canadian coinage has actually found its way to the melting pot."

8th Annual **GREAT** *8th Annual*

JANUARY SALE

Costs are still advancing but our 8th Annual January Sale prices are far below to-day's market values. We have been enabled to issue it by including---

1. **All shipments received too late for Christmas trade.**
2. **The few articles remaining in some of our many lines.**
3. **Various goods which are not listed in our catalogues.**
4. **Goods impossible to replace and which we have therefore discontinued.**

Your Great Opportunity of once a year

If your copy does not arrive kindly so advise us.

P. W. ELLIS & CO., Limited

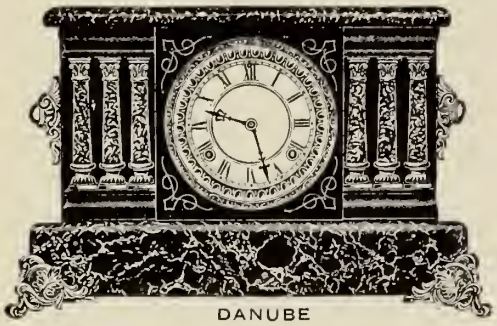
TORONTO - CANADA

A Page of

WATERBURY CLOCKS

From our January Sale Catalogue

PRICES SUBJECT TO FLUCTUATIONS OF EXCHANGE



DANUBE

Enameled Wood. Dark Green Marbleized Top and Base. Gilt Ornaments, Bases and Caps

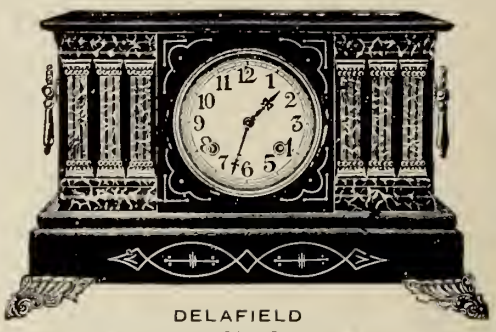
8 Day, Strike, Gong, Half-hour on Cup Bell. 5½-inch Dial. Convex Glass. Height, 10½ inches. Width, 16½ inches.

American White Dial, Roman Figures, Rococo Sash.

Waterbury

3-Pillar Mantle CLOCK ASSORTMENT

See Prices in January Sale Catalogue

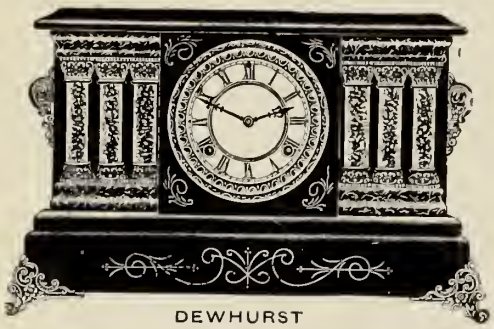


DELAFIELD

Enameled Wood. Gilt Ornaments, Bases and Caps

8 Day, Strike, Gong, Half-hour on Cup Bell. 5½-inch Dial. Convex Glass. Height, 11⅛ inches. Width, 17¾ inches.

American White Dial, Arabic Figures, Plain Sash.



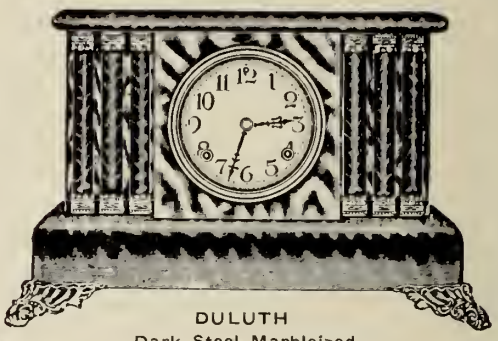
DEWHURST

Enameled Wood. Gilt Ornaments, Bases and Caps

8 Day, Strike, Gong, Half-hour on Cup Bell. 5½-inch Dial. Convex Glass. Height, 11 inches. Width, 17½ inches.

American White Dial, Roman Figures, Rococo Sash.

THE FINEST Mantle Clock Assortment Made



DULUTH

Dark Steel Marbleized Enameled Wood. Gilt Feet, Bases and Cap

8 Day, Strike, Gong, Half-hour on Cup Bell. 5½-inch Dial. Convex Glass. Height, 11 inches. Width, 17 inches.

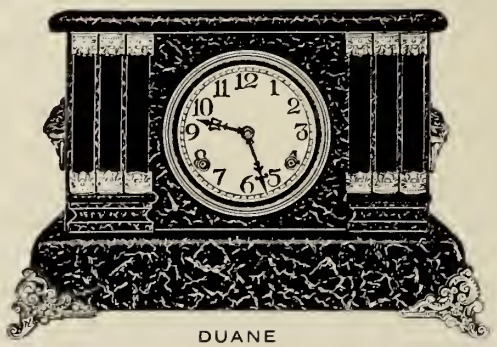
American White Dial, Arabic Figures, Plain Sash.

DWIGHT

Enameled Wood. Gilt Ornaments, Bases and Caps, Dark Green Columns

8 Day, Strike, Gong, Half-hour on Cup Bell. 5½-inch Dial. Convex Glass. Height, 10⅝ inches. Width, 16¼ inches.

American White Dial, Roman Figures, Rococo Sash.



DUANE

Black, Brown Marbleized Columns Enameled Wood. Gilt Ornaments, Bases and Caps

8 Day, Strike, Gong, Half-hour on Cup Bell. 5½-inch Dial. Convex Glass. Height, 10⅝ inches. Width, 15¼ inches.

American White Dial, Arabic Figures, Plain Sash.

Costs in Switzerland are still advancing and we are compelled to issue new Price lists to cover same. They apply to the following lines:—Omega Watches, Civic Watches, Patria Watches, Champ Watches, Meric Watches, Watch Cases.

Send for New 1920 Price Cards

P. W. ELLIS & CO., LIMITED

Toronto, Canada

The DEPARTMENT of STOREKEEPING

The Old Order Changes

FOR the better part of a year it has been apparent that a change of conditions is about to sweep over the field of retail merchandising in Canada, and generally speaking the change is for the better. In many respects this is more noticeable in the jewelry business than in others.

Trade organization is the first and one of the most important phases of this change. Others include better accounting, shorter credits, standardization of cash discounts, more rigorous enforcement of the law with respect to the marking of gold and silver, and many others of major or minor importance.

* * *

This being the case, it is only to be expected that the nature of the business done may also undergo a metamorphosis—that storekeeping in the future may be a somewhat different matter from storekeeping in the past.

As all indications are of a change for the better in other phases of the business, it is not too much to assume that any change in the practice of storekeeping will also be for the better. If this in turn is true, then by reviewing its various shortcomings as at present practised we may obtain a reasonably accurate estimate of what the future holds in store—thereby anticipating the new order, avoiding the inconveniences that result from being taken unawares, and reaping the benefits of being farsighted and forehanded.

To itemize a few of these:

1. There has been too much dead stock on the shelves.
2. The average class of goods handled is far below the standard to which it should attain.
3. Stocks in all but a few of the really large businesses are not sufficiently assorted.
4. Turnover is far too slow.
5. Goods are in subnormal demand over ten months of the year and in abnormal demand for the other two months.
6. Profits in percentage *per annum* are entirely too varied on the different lines of goods.
7. Advertising is far from being what it should be.
8. Shops are not made sufficiently attractive.
9. Clerks are not sufficiently interested in their work or in the welfare of the business.
10. The repair departments do not pay the profits they should in view of the time, attention, and floor space they demand.

* * *

These are by no means all, but they are enough to consider for the present.

The last point may be eliminated from the discussion, since it is a problem which can be and is being solved largely by organization. Uniformity of repair and engraving price lists is gradually sweeping over the country, and this to a large extent will eliminate what up to the present has been a troublesome problem.

The others may be dealt with in order. These all apply to the average jewelry business in Canada. They are shortcomings, and if there is to be a change for the better in the realm of storekeeping means must be found of eliminating these shortcomings.

It will be noticed that the first three are primarily buying problems, the next three have to do with buying and selling, and the final trio (disregarding 10) have to do purely with the selling end of the business.

* * *

BUYING PROBLEMS.

First as to dead stock. Most jewelers have succeeded, during the past few months, in clearing out practically all of this. With huge sighs of relief, they look over their empty shelves and remark to themselves, "Well, thank goodness, *that's* done with!" So it is—for the present. But it will be back again, the same old-man-of-the-sea, unless the jeweler makes up his mind once and for all time, and sticks to it, never again to be tempted by price considerations into loading up with a quantity of a certain line of goods unless he knows definitely that he can get rid of them *within one year*. Quantity purchasing is always risky business for the small merchant, no matter what price he pays.

This, then, is one thing that must go by the board with a bump.

Second: the standard of goods to be handled. A man who may be classified as a "business doctor" recently had considerable work to do among members of the jewelry trade. One of his chief criticisms of the stocks handled was that they contained gross upon gross of cheap jewelry trinkets such as are handled normally by haberdashers, "five-ten-fifteen cent stores," and even druggists.

As he saw it, many of these killed the sale of better made and more expensive articles which the customer would be quite ready and willing to purchase if the jeweler did not handle the cheaper line.

This, however, is not the only basis of criticism. It must surely be recognized by now by every jeweler in the Dominion that a newer and better class of jewelry is in demand—a class which takes some account of artistic design, skilled workmanship, and individual distinctiveness. People have been satisfied too long with jewelry of monotonous similarity: an engagement ring consisted of a single diamond in an inconspicuous setting; a wedding ring of a plain gold band; a la valliere was this; a cigarette case was that; a bracelet was the other thing. The ornate and expensive were merely ornate and expensive, to the point of ostentation. Too seldom were they also beautiful.

But people are changing their ideas. An engagement ring may be anything, now, so long as it is beautiful. A wedding ring may be in platinum or in any one of several shades of gold, with or without embellishment, and per-

missibly with a crusting of gems around the entire circlet. La vallieres are beginning to show a little imagination in the handling. Cigarette cases are found with inlays of platinum and different shades of gold, and some with the most exquisite enamel work to replace engine turning. Bracelets are becoming the gorgeous things they were when the Orient knew the height of its glory.

And surely even the smallest jeweler can get out of the rut to some extent in ordering his stock if he interests himself in the many beautiful things that are to be found for the seeking.

Third: the lack of variety. To some extent this is related to the others. Concentration on a multitude of cheap objects has made it difficult for the small jeweler to handle a stock of really catholic comprehensiveness. But by buying more "from hand to mouth" in a good many lines in which heavy stocking is not essential, he will have more capital free for the handling of objects which pertain to this, the aristocrat of retail trades. Much buying that is done in the cities by small town customers would be done at home if the home jewelers in the future lay in their stocks with a little more caution as to quantity and a little more courage as to quality and variety.

* * *

BUYING AND SELLING PROBLEMS.

Fourth: turnover. The good or poor relationship between buying and selling is to be deduced from the rate of turnover. Investigation into the accounts of one Ontario jeweler recently showed that his rate of turnover averaged approximately once in a year and a half. It sounds ridiculous, but the fact is that despite this slow turnover the merchant was "getting along very nicely, thank you." It is equally a fact, however, that if he had been able to bring his turnover up to once a year or once in six months he would have been doing two or three times as well.

Turnover is discovered by accounting. But it can be speeded up only by a combination of good buying and good selling.

Good buying, in this instance, consists of buying what you have reasonable expectation of being able to sell quickly, and in only such quantities as will be sure to last you until you can place and receive another invoice. These rules may be modified slightly according to circumstances, but in the main they hold good as stated.

Good selling, as viewed from the standpoint of turnover, consists in keeping close track of your stock, watching the things which threaten to become wall-flowers, and adopting some means of getting rid of them *before* they have eaten up a year's interest on investment, loafing on your shelves. Notice that word "before." Many merchants wait two or three years, and then get rid of the white elephant. They would do much better to take these steps (whatever steps may be adopted for getting rid of a thing) when the article first gives signs of becoming a shelf-warmer.

Fifth: the ten months' quiet season. No force on earth, of course, can prevent jewelry from being primarily a gift—*the* gift of all earthly gifts. And consequently its heaviest selling season is bound to be in the months immediately preceding Christmas.

While this cannot be prevented, it may to some extent be modified by the application of a little thought to both buying and selling.

In buying, turn your attention to your particular town. What things are there that its citizens buy at other seasons of the year than just prior to Christmas? What things might they be persuaded to buy by the creation of a demand? These need not fall under the narrow classification of "jewelry." Objects of artistic and decorative merit of almost any sort are lawful merchandise for the jeweler. This is even more true in the provincial town than in the large city, for in the city there are shops which specialize in odd lines of costly commodities, while such shops are almost unknown in small cities and towns.

For instance: it may seem like a far cry from jewelry to rugs, but if there is no merchant in your town handling that small but expensive type of oriental rug so dear to the heart of woman, and *if* you have reason to think you might be able to dispose of a few, then nothing on earth should prevent you from handling them.

This is just an illustration of a point. Your imagination should be able to conjure up a number of things which are saleable at "off" seasons of the year.

In selling, do your best to stimulate other seasons, not only as gift seasons, but by constant emphasis on seasonable lines.

It should, for instance, be possible to do much more with birthstone jewelry than has ever been done. Heretofore this has consisted largely of selling birthstone rings for gift purposes. But people wear other things than rings, and people occasionally buy jewelry for themselves. Take in conjunction with this the fact that sets of jewelry, harmonious in design and gem setting, are coming into more common use than they have been in centuries. This should suggest a profitable opening for the live jeweler, equally good at all seasons of the year.

"But," you say, "I cannot afford to stock such sets." Possibly not. But the manufacturer either stocks them or can supply them to you under normal conditions (which should return this year) on reasonable notice. The prospects for such business may not be large in the average town, but remember that one sale will repay you for considerable time spent in "working up" a couple of dozen "prospects" during the quiet seasons of the year.

And the best feature of such business is that your turnover is immediate. In fact, you have no capital invested in the thing at all, since the sale may be made before the goods are purchased.

This again is merely an illustration. The jeweler with imagination and initiative should be able to put to good advantage his spare time during what in normal years are the "quiet months."

Sixth: variation in percentage-per-annum profits. This is related back to turnover. On principle, there should be no such variation. An article which normally turns over but once a year should give twice the profit on cost that is given by an article which turns over twice a year. Of course it does not do it, and cannot always be made to do it. But if your accounting system tells you where you stand in this respect you will naturally seek to have less money invested in the slow-turning article, or to make it pay you a higher percentage of profit on cost. The tendency is to make per annum profits as uniform as possible over all lines, and if each individual in the trade decides to make the effort the feat may easily be accomplished.

* * *

SELLING PROBLEMS.

Seventh: quality of advertising. No one will deny that this, on the whole, is inexplicably poor. There does not seem to be any reason why retail jewelry advertising should strike so low an average as it does over the whole of Canada. There are outstanding exceptions, of course, and these are not by any means confined to the large city shops.

The question has been dealt with frequently in the columns of THE TRADER, and doubtless will frequently be dealt with in the future. The chief criticisms are that the "matter" is either too dead or too direct in its appeal;

(*Continued on page* 64.)

Credit and the Retail Jeweler

An Address by F. B. Hovey Delivered Before the Annual Convention of the National Retail Jewelers Association

TO say that credit is the life of trade is to state an axiom. Possibly a reasonable estimate of the proportion of all commercial transactions transacted on a credit basis would be ninety per cent. Not only is there not enough currency in existence with which to pay all commercial obligations as they arise, but the conveniences and savings of buying on credit are so great that they more than counterbalance the credit losses where credit is extended with care. For instance, the department stores of Chicago, all but one, have charge accounts. One would naturally think that a department store, because of the large number of customers and the rather small amount of individual sales, could do a strictly cash business if any business could.

BUYER INTERESTED IN PREVENTING CREDIT LOSSES

Granting that buying and selling on credit is necessary, every honest man has a direct interest in preventing dishonest men in his line of business from obtainig credit. It needs no argument to convince you that no business house can remain in business for any considerable length of time unless it makes a profit out of its business. To make a profit on the sale of goods, the selling price must include, in addition to the cost price, every item of expense, and the profit. Credit losses are an expense, and the selling price must include an item to cover all credit losses. If the sales are made by careful credit men to business men on whom they have complete credit information, the credit losses are so small that the expense of credit losses is negligible; but where sales are made without full information, or to those of little financial strength, the credit losses run so high that they decidedly affect the selling price.

As the buyers on credit really pay for the credit losses of the firms selling to them, they are serving their own best interests by supporting and assisting all efforts to furnish accurate credit information on the retailer to the jobbers and manufacturers.

BENEFIT TO THE RETAILER OF REPORTING AGENCIES

In addition to information on antecedents and moral character, credit information may be divided into two kinds, as follows:

Information as to assets and liabilities.

Information as to the method of payment.

Information as to assets and liabilities must come largely from the retailer himself. A credit rating agency is not absolutely necessary to enable the reader to place such a financial statement before the credit men as the retailer could make a financial statement out for each firm he buys from and send it direct; but these statements must be accurate at the time they are made, and require having the books up to date. So an association such as the National Jewelers' Board of Trade, by placing a jeweler's financial statement before almost all the jobbing and manufacturing jewelers, saves the jeweler a great deal of time and inconvenience even if it rendered no other service. But the National Jewelers' Board of Trade does more than simply take the credit statement of the retail jeweler and distribute it to the jobbing and manufacturing jewelers. It aids the honest retail jeweler by prosecuting those making false financial statements. The publications in the jewelry trade for years have from time to time contained news items regarding such successful prosecutions; and the credit man generally feels that he can place reasonable reliance on financial statements of retail jewelers given the National Jewelers' Board of Trade for this reason.

WHY THE RETAILER SHOULD BE GLAD TO FURNISH A FINANCIAL STATEMENT

Every retail jeweler ought to be glad to furnish a financial statement. If distributed through an agency such as the National Jewelers' Board of Trade, it does not have to be furnished very often, and does not take a great deal of time to prepare. It furnishes the best basis for the credit men to extend credit on. As I have said before, the price to the retail jeweler must include all necessary credit losses, and it is to the retailer's own interest to eliminate the dishonest or insolvent jeweler.

Each year the retail jewelers more generally are making financial statements, as is shown by the credit files of the National Jewelers' Board of Trade. As the number of those failing to make statements because of a misunderstanding is reduced, the credit men will regard the failure to make financial statements more clearly as an indication of lack of credit worth. This will make it more difficult for the dishonest man to get credit and give increased protection to the honest merchant.

IMPORTANCE OF INFORMATION AS TO RETAILER'S METHOD OF PAYING BILLS

But it is not enough for the credit man to have a financial statement from the man who is about to buy on credit. He must have information on his method of paying his bills. I have heard that there are wives of millionaires who keep their dressmakers waiting for a year or more before paying. This may be satisfactory in the dressmaking trade, where the prices may be increased to include liberal carrying charges, but it would not satisfy a retail jeweler selling at reasonable, fixed prices. Again, I have heard of at least two instances of men who grew wealthy by investing all the money they could draw out of their business in real estate, and paying their creditors only after long delays or after suit. Many failures are due to the same cause where the investments do not prove so fortunate. So the credit man wants to know how soon after goods are shipped the purchaser is in the habit of paying. But the greatest value of continuous information as to the method of payment is as an indication of any changes in the debtor's financial condition. Where a man previously prompt in his payments becomes slow, it is an indication that he is not making money, or that he has tied up his capital; and it is a signal that the condition should be investigated.

The method of payment is a matter that particularly requires investigatiton by an outside agency. The expense of a credit man himself making these inquiries among all the jobbing and maufacturing jewelers in all the localities where the customers of his firm may buy is prohibitive; and if he asks the customer for refereces, he is sure to be given only those who will report most favorably. Further, a credit man may often be unwilling to give his opinion direct to a competitor and yet be willing to give it to an association such as the National Jewelers' Board

of Trade, that he knows will not disclose his identity.

CASH DISCOUNTS

A part of the matter of payment is the matter of cash discounts. Perhaps there are some retail jewelers who have never realized what a saving can be made by taking advantage of the cash discounts allowed by jobbers. If the terms of sale are 90 days, 6 per cent. discount for payment within 30 days, this means that you are being allowed 6 per cent. of the face of the bill for paying it 60 days sooner than it would otherwise be paid. Money constantly employed to discount bills at this rate would be used six times in one year and, earning 6 per cent. on each employment would earn 36 per cent. per year. To fail to take advantage of liberal discounts shows lack of judgment or an acute shortage of available funds, and is a circumstance carefully considered by the credit man. The man who regularly discounts his bills is a preferred customer and often gets special notice of bargains out of which the jobbers desire to get their money quickly.

TRADE ACCEPTANCES

Trade acceptances are being earnestly advocated as a part of the business machinery of handling credit sales. Their more obvious advantages accrue to the seller.

The advantages to the buyer are not so obvious. But, as I have stated before, the selling price to the retailer must include all the wholesaler's necessary costs, and a practice that reduces the wholesaler's expense without inconveniencing the retailer is for the best interest of the trade and ultimately of the retailer.

NATIONAL JEWELER'S BOARD OF TRADE

The discussion of the question of credit, with particular reference to the jewelry trade, would not be complete without some information about the National Jewelers' Board of Trade. The National Jewelers' Board of Trade, while not confining its activities solely to compiling and distributing credit information, makes credit information on retail jewelers its chief object. It is a cooperative membership corporation, started over thirty-five years ago, and at the present time it has over one thousand members. I consider the trade fortunate to have such an organization, because, by specializing on credit investigation in the jewelry trade alone, it obtains better and more complete information than any agency attempting to get credit information on business houses in all lines. The reporters are in closer touch with the retail jewelers and more familiar with the trade conditions surrounding the retail jeweler; but the chief advantage is that the members of the board have a feeling of loyalty to and interest in the welfare of the board, and contribute their own information on method of payment and amount of credit extended much more freely than they would to any independent commercial agency.

Within the past twelve months the board created an adjustment committee to which an insolvent retail jeweler can submit his affairs; and if this committee is of the opinion that his conduct of his business was honest, and that he has fully disclosed all his assets, his assets can be distributed without subjecting him to the stigma of having gone through bankruptcy.

The board has taken an active part in the passage of stamping laws and other beneficial legislation, has been instrumental in having South America investigater as a field for the sale of American jewelry, and in many ways has carried out its declared purpose, "to promote the welfare of the jewelry trade."

BOOKKEEPING

Connected with the subject of credit is bookkeeping. To make correct financial statements proper books of account should be kept. Uniform systems of account have been devised for a number of lines of retail trade, and I am informed that the devising of a uniform system of accounts for retail jewelers is under consideration. (This is the work of the Research Bureau.) Such a system which would be the result of careful investigation by experts would result in a number of advantages:

It would be clearer and simpler than many systems now in use.

It would be adopted by jewelers now keeping practically no books.

It would be of advantage to the credit men of the jobbing houses in their consideration of the financial statements of the retailers.

The taxes imposed by the Government in recent years have made it increasingly necessary for the jeweler to keep books, and one of the many advantages of the adoption of a uniform system of accounts by the trade would be the greater ease of figuring taxes.

COLLECTING RETAIL ACCOUNTS

A discussion of credit with reference to the retail jeweler should surely include consideration of the retail jeweler's own accounts. Every retailer, to keep his own credit good, must be a good collector of his own accounts. If the retailer sells largely on credit and gives his own customers longer terms than he receives on his own purchases, the more he sells the more capital he ties up; and, unless he is the possessor of almost unlimited funds, he will have to ask for an extension of his own indebtedness. When goods are sold on time, the time of payment should be definitely agreed on at the time of sale; and a customer offended by insistence on the terms of payment is one that the retailer can well afford to lose.

Two actual incidents told by F. C. Letts, president of the Western Grocer Company, illustrate the business dangers a retailer encounters by failing to collect his accounts when due, so much more forcefully than anything I can say that I quote Mr. Letts' own story as follows:

"I want to repeat what a successful retailer once said to me about Mr. Higginbotham, who was the successful credit manager for years for Marshall Field & Co., and was later president of the World's Fair. This retailer said: 'I feel that all I am worth is due to Higginbotham.' 'Why?' I asked. He answered: 'I came from the East and opened a general store in Manchester, Iowa. I bought my first bill of dry goods from Marshall Field & Co., discounting the bill. I continued to discount for some little time; but as I was lenient with credit, I reached a point where the best I could do was to meet my bills at maturity. One spring I bought a very large bill of dry goods to be paid for in the fall. I had large sales; but I was trusting the goods out. Shortly before the bill came due I found it was going to be impossible to meet it, so I sat down and wrote Marshall Field & Co., telling them the situation and asked for an extension. I never dreamed that they would not grant it.

"'Mr. Higginbotham wrote me a letter. He said: "I have noticed your career since you went into business. You discounted your bills for a while, you then met them at maturity, and now you ars asking for an extension. The reason for this is, I know, because you have not been collecting your accounts as you should. I am going to refuse to extend the time on your account for two reasons. first, because Marshall Field & Co. expect their money when the bill falls due; secondly, I will be doing you a real service if I make you pay the bill, because it will mean you will have to go out and collect your accounts."'

"The retailer, as he himself said, was angry when he received this letter; but he saw that he would be compelled to meet the bill at maturity and accordingly went

(*Continued on page* 64.)

Working up a Valentine Week Trade

An Early February Campaign that has Great Possibilities

By W. B. Stoddard.

IN preparing for a special Valentine campaign care should be taken to impress upon the public that, according to custom, it is appropriate and timely to send Valentine remembrances, not only on St. Valentine's day—the 14th—but any day during that week, and the thoughtless swain who has let the day go by without a remembrance can set himself straight with his ladye faire by sending her a token of his esteem later in the week.

Although the old-fashioned lace paper, or satin Valentine, is seldom seen these days, the sentiment survives as strongly as ever, and the ardent lover still presents his lady with a token of his affection on St. Valentine's Day. This, then, is the opportunity for the jeweler to display many sentimental trinkets and to so adorn his windows as to call to the attention of all youths and lovers of every age the fact that he is able to supply their gift wants. Coming so soon after the holidays, when the majority of purses are somewhat depleted, it is not advisable to feature expensive jewelry, but rather some dainty trifle at a popular price. A box of fine stationery in a red satin box; a silver vase containing a red rose; a heart-shaped silver bon-bon dish, filled with chocolates or glace fruit—this is the line that will find the greatest favor and induce the most sales. The children still cling to the primitive valentine idea, however, and for them there should be a good selection of lace paper trifles, or boxes of stationery adorned with hearts in scarlet and gold. A trio of windows, noticed last season, arranged by jewelers in widely scattered sections of the country, will serve as foundations upon which any jeweler may build up an attractive display, modifying the original in any way he chooses to suit local conditions.

A window which delighted all children and called attention to the fact that Valentine cards of all kinds were kept in stock had, in the foreground, attached to a post, a regulation Dominion mail box, in front of which on tip toe stood a little miss of six in dainty white dress, depositing in the box a letter addressed to "Mr. Dan Cupid." A long panel at one side was filled with Valentine post cards, while a panel opposite held Valentine dance and dinner cards. The floor, covered with red silk, was strewn with cards and envelopes, long and slender, of buff or silver, each with a large red heart in the centre, and adorned with such sentiments as:

> The magic darts from Cupid's bow have had
> their day—they had to go;
> But if you'll write me now a line, I'll be a dandy
> Valentine.

For the swain who wished to show his affection in a more substantial manner there were handkerchief and glove boxes of red satin, filled with note paper and envelopes, upon the top of each box being laid a large red paper heart, with space in the centre for a Valentine greeting.

A window in love's own color—red—displayed appropriate gifts of a richer design. It was floored with billows of black velvet, in the centre in a vase of Pompeiian red being a large sheaf of white carnations. Red satin boxes held stationery of cream linen; while fancy little boxes contained cards of red with gilt edges, suitable for Valentine invitations. A writing set of red morocco, copper-bound, elicited general admiration. The display was lighted at night by a lamp with standard of Pompeiian red pottery with wide spreading shade of red silk—the combination of red and black, with occasional gleams of white and gold, being particularly effective.

A jeweler who wished to appeal to many tastes, and to feature gifts both popular and exclusive, would find a natural blending in the third Valentine display. In the background was an immense outline heart, five feet in height, made of lath six inches wide, covered with folds of crimson velvet. This was placed upright in the window and from it hung long, narrow ribbons, upon which at intervals of six inches were strung red cardboard hearts of graduated size. A sign, lettered in gold, suggested: "Valentine Offerings." On a low platform, covered with crimson velvet, were boxes of de luxe stationery, silver bud vases, desk photo frames of silver and glass, gold and silver mesh bags, silver bon-bon dishes and a number of dainty books, such as "An Old Sweetheart of Mine," "Venus and Adonis," and "Maurine," tied with white ribbons, upon which were strung tiny red hearts.

A systematic Valentine campaign will call the attention of the general public to your store, and anything that places you in the limelight—in an attractive manner, of course—is bound to result in increased trade in every line. A jeweler in the east, realizing that Valentine parties would be given by many, secured the names and addresses of the secretaries of the various clubs—religious, social and fraternal—and to each of them sent a cordial note:

> You and all your friends are cordially invited to come and see our elaborate Valentine display. You will observe a table set for a Valentine dinner, and you will see many gifts appropriate for favors and gifts for this auspicious occasion; as well as decorations for the table and walls. Decorations on view entire week of Feb. 14.

The table, of which mention was made, was rectangular in shape, covered with a white cloth, and had a candelabra in the centre filled with red tapers. At each plate were little heart-shaped glass dishes filled with red bon-bons. The place cards were heart-shaped and bore pictures of fat Cupids. Silver vases at each plate held a single red rosebud. Above the table was suspended a huge red rose, several feet in diameter, made of crepe paper, with a shower of narrow red ribbons extending to the edges of the table. A table at one side was heaped with rolls of red crepe paper, as well as white paper stamped in Valentine designs. Here, too, were shown red stationery and red cardboard hearts for decorations. Another table was devoted to little de luxe gift books, bud vases, bon-bon dishes and other suitable Valentine remembrances. A card attached to the tablecloth gave a complete list of table appointments and the cost of each, together with the entire cost. In addition to the notice sent the secretaries, small ads were inserted in the newspapers, inviting everybody to come down and see the correct appointments for a Valentine table, as well as stationery for sending invitations to the party, and cards of Valentine greeting to shut-ins and friends at a distance.

The Old Order Changes

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that literary quality is entirely lacking; that the "lay-outs" are crowded and clumsy; that typographical harmony is a thing unknown; and that illy-designed cuts are used seemingly without thought of their unattractive qualities.

Much improvement will be made if the advertiser keeps always in mind that his wares appeal most to people who love the beautiful; and that beauty appeals most to people of imagination. His strong suit in advertising, therefore, is to appeal to the imagination, which is to advertise by suggestion more than by blunt, direct appeals for patronage, or by the equally blunt advertisement of a certain thing for sale at a certain price. It is not to be taken that the latter forms are taboo, but the firms which have educated their patrons to the "advertisement by suggestion" are gathering in the most business proportionately to their fields.

Eighth: shops unattractive. Of the writing of window dressing articles there is no end. And most of what they say is worth reading, if only to stimulate your interest in the dressing of your own windows. It is to be regretted, however, that more has not been said about shop interiors. The writer has entered many a shop, lured thither by a well dressed window and an attractive exterior, only to receive a shock from the poverty-stricken, out-at-the-elbow appearance of the interior.

It is one thing to get a customer into the shop. But having got him there it is an equally important thing to keep him impressed with the quality of your goods and the excellence of your business if you hope to make a sale worth while.

Take a look over your shop. Does it satisfy you? Are the fixtures harmonious with one another and with the class of business that you are supposed to be doing? Are the goods all displayed to the best advantage? Do you vary the interior display frequently enough? Is the glass kept brightly polished? Would a hundred dollars in new lighting fixtures add a thousand dollars to the appearance of the whole interior? Have you enough of the decorative side-lines of the jewelry business (a rare vase or two in china or silver, a lamp with hand-painted translucent glass shade, etc.) of the sort which bring you a good profit when sold, and in the meantime help to sell other goods by adding to the appearance of your shop?

The answers to these and a few similar questions will put you on the right track in getting the best sort of business.

Ninth: the clerk. Not a few jewelers have undertaken to solve the clerk problem by application of some bonus or profit-sharing system. And one has yet to hear of a case where the merchant who has tried this has regretted it. After all, you are interested in your business mainly because it is *your* business. Has the clerk the same cause to be interested? If, on the other hand, your interests and his interests are one, is it not likely that he would show the same energy and enthusiasm for the business that you show yourself? Undoubtedly in some cases he would show even more—or at least to better effect.

Aside from this, if you would keep the clerk interested you must keep him informed and give him responsibility. Don't try to "hog" all knowledge and authority to yourself. Let him feel that he is learning something and getting somewhere. It may be that if he learns too well and becomes too valuable he will leave for pastures new, but in the meantime you will have had the temporary services of an interested clerk, which are more valuable than the life-long services of an indifferent one.

* * *

These various matters, naturally, have been touched on but briefly, owing to the limitation of space. They are matters, however, to which attention is due from the retailer at this particular season of this particular year. Many of them will be dealt with individually in more detail during the course of the year.

Meantime it may be accepted that the jewelry trade is on the verge of a renascence—has, in fact, already entered upon it. The change will in all likelihood be so gradual as scarcely to be noticed excepting when, a year or so hence, one takes the trouble to compare "what is" with "what was" a few years previously.—C. M. P.

Credit and the Retail Jeweler

(*Continued from page 62.*)

out and collected enough of his accounts to pay the bill in full. After this, on careful thought, he made up his mind that Marshall Field & Co. had done him a real service. He saw the relative importance of the collection side of his business.

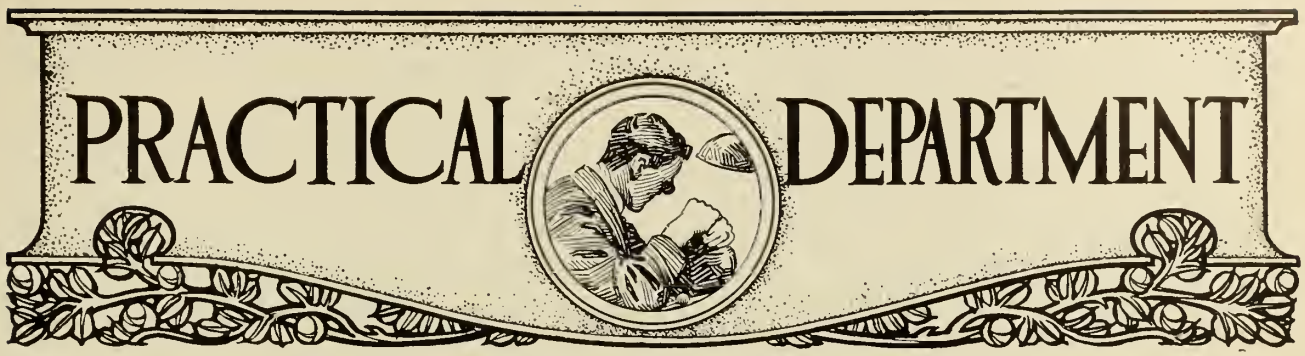
"At the time he talked to me he had retired with a snug fortune. He never again had to ask for an extension, for Mr. Higginbotham had taught him a lesson. He knew that if his account had been extended, he would have been asking a like favor times without number; would have been trusting out his goods to Tom, Dick and Harry, never figuring on pay-day, and probably the result would have finally been to fail. He felt he owed a debt of gratitude to Mr. Higignbotham.

"A farmer, whom I had known for a number of years, decided to move to town that he might give his children a better educattion than they could secure in the country. He sold out, went to town, and entered the retail business. I sold him his opening stock. He discounted the bill, and for some time discounted. Then he began to meet his bills at maturity. Then he fell behind, and we had to carry him. We continued to carry him, for we knew he was well fixed and that we were selling him the bulk of his merchandise.

"There was a crop failure; and, as he depended largely upon country trade, he failed. I went to see him, for he owed us quite a bill. The first thing he said: 'Frank Letts, you are the cause of my failure.' This surprised me, and I said: 'Chris, why do you say that? We have certainly been good to you.' His reply is significant: 'That's the trouble. I made a success of farming; I believed everybody was honest, and I trusted everyone who wanted to buy goods of me. You did not force me to pay my bills. Had you done so, I would have forced my customers to pay me, and I probably would be in business to-day; but you were so easy that I was easy with my trade. The crop failure came. Many tenants who owed me large bills have moved away or cannot pay me a cent. I om to-day a bankrupt and getting along in years. I shall never forgive you for not teaching me business methods and forcing me to pay your bills when they came due.'

"Here was a lesson I learned in my early business career. It made a great impression on me, and since then I have tried to be a teacher and helper to our friend, the retailer, teaching him the importance of paying his bills on short terms and on due date, and of collecting from his customers in the same way."

The Inspector of Pearl Fisheries at Broome, Western Australia, officially reports that pearl shell, packed for export, is selling at £215 per ton, and that many Broome pearlers are holding their shell at that price. It is also reported from the same source that small, perfectly shaped pearls of 15 to 20 grains are realizing unheard of prices. The sum of £800 for perfectly round 20-grain pearl is said to have been offered.



A Simple Melting Furnace for Jewelers

By C. C. Richdale

WHEN I was confronted with a job that required a crucible that would hold eight pounds of metal, and after repeated delays no furnace large enough could be obtained that might be used in the ordinary gas furnace used in most shops, I determined to find a way out for myself.

I do not propose to go into the numerous experiments that were made, but will endeavor to give their results so fully that any jeweler may follow them out for himself; and it will certainly pay him to do so.

The first thing to do is to get the proper kind of fire clay. This is mixed with asbestos and is all ready for use. It is used out here in the West for lininig stoves and boilers for oil burners, etc. It is not affected by heat, is very cheap and can be handled with ease if the directions which follow are carefully carried out.

After procuring the fire clay the next move is to get a half-gallon tin can such as is used for the canning of fruit. Bakers throw such tins away and will be glad to give them to you for nothing.

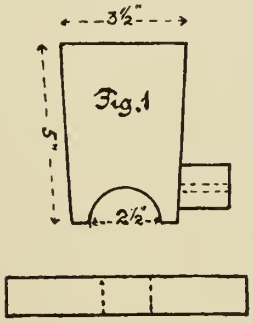


Fig. 1.

Fig. 2.

Fig. 3.

The crucible suitable for use with a can of this size —a can about six inches high—is "Battersea E," which is about 4½ inches high and about 3 inches in diameter at the top. This article refers to this size of crucible. For any other size you may wish to make, the same proportions will do, that is for the walls and bottom of clay; the size of the plug varies with the size of the crucibles.

Now take a pair of dividers, sharpen their points, and mark for the hole in the side of the can. (See sketch.) This should be 1 1/4 inches in diameter and 1 5/16 from the bottom of the can. These were the dimensions to fit my furnace in order that the blast pipe might centre; but all depends on how high the blast pipe is from the bottom of the furnace. It has no bearing on the making of the furnace except that the blast must be in the centre.

Draw the dividers around on the can until they cut through. Then cut a half-inch hole through the centre of the bottom of the can, having the can prepared. Make a wooden plug (see sketch) 5 inches high and tapered from 3 1/2 to 3 1/4 inches in diameter, the small end being the cope, so that it may be drawn from the can after the clay has contracted. After making the small 1 1/4 inch plug (see sketch) coat both plugs and inside where the large plug fits with paraffin oil. This prevents the wet clay from sticking to the plugs, which, of course, would prevent their withdrawal. Through the centre of the large plug put an 8 inch by half-inch bolt, with square head and

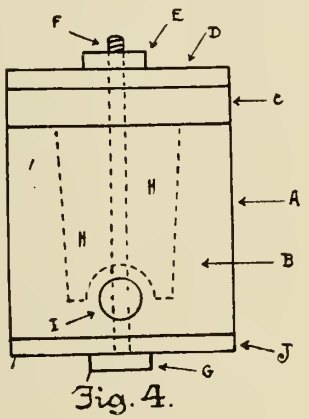


Fig. 4.

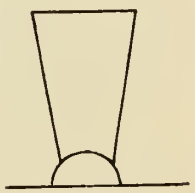


Fig. 5.

threaded so as to screw down the centre of the plug, and pack the clay tight. It will be necessary to have washers of hard wood or iron, of the same diameter as the can, so as to make the clay come flat on the top and bottom of the can. By a study of the sketch this will be fully understood.

You are now ready to put in the clay and melt. Very little time is required for mixing the clay, but care must be taken to insure that it is just right. Just how to do it will be fully explained, and follow the directions to the letter.

Take the clay, put it into any vessel that is handy to use, then add water and stir until the clay becomes about as thick as dough. Do not get it too thin. Add water only a little at a time. When thoroughly mixed, put the fire clay in the bottom. Now add the sides of the wall. Afterwards insert the bolt, with washer, into the centre plug (See Fig. 4) and pack the clay down well. Take a thin blade of metal and work the clay around the side so as to exclude all air. This is very important. There must be no air here, nor any dry clay, for if there is, the clay will almost certainly crack when heating. After the clay is well packed, allow it to extend above the top of the can, then put the top washer on, screw the nut down, and this will force the clay down tight. Then set it away. If possible, put it in the sun to dry. After twelve hours the bolt

may be removed and the plug taken out. Be sure to remove the screw and take the blast hole plug out from the side. Finally, plug up the hole that the bolt made with clay.

The top of the furnace is made by cutting the bottom off a can of the same size as the furnace and making a 1 1/2 inch hole through the centre. Take the end of the crucible after the clay has been pressed in the same manner as the furnace. In a few hours it will contract when set in the sun. After a rest of twelve hours it is ready for firing; and then take a strip of metal and clamp tightly around it. Do this after you have done the following: Take the crucible, put in the metal you wish to melt, and place in the wet furnace. Put the top on; then turn on the blast. The melting of the metal fixes the furnace and the top, but turn the top around so as to get both sides red hot. When heating is completed, take the crucible and pour the metal. You can repeat the melt or allow crucible and furnace to cool; but you have a furnace now that will give you 200 melts at least after the first one is made. It will cost you just the clay and your time, and suitable clay out here in California costs four cents per pound.

Should your crucible break and let the metal out, all you need to do with the furnace is allow it to cool, knock out the bottom, put in new clay and melt. Should the walls show cracks or a hole, just plug them up with wet clay and fire. One of these furnaces has been used for nine months, and is still as good as when the first melt was made.

Try rubbing a paste of fire clay over the sand crucible inside and out, and you will have little trouble from cracked crucibles. We have melted twenty-seven times in one crucible treated in this way, whereas we have secured only three melts from crucibles not so treated.

Fig. 1 gives the shape of the plug. It will be noticed that the bottom of the plug is turned out so as to mould a mound that will permit the blast to circle around the crucible and at the same time not allow the bottom of the crucible to get too hot. This is 2½ inch in diameter and 1 inch deep. When inserting the plug be sure to turn it around so as to make this mound fill the mould; and have the mound top come up to the centre of the blast hole.

Fig. 3 shows the clay after the plug has been removed.

Fig. 5 shows the crucible resting on the mound.

Having now the dimensions to work by, follow out the plans and instructions step by step; and in future you will not use any furnace but the one you make. Although it took over a year to work this out successfully, it can be made in about fifteen minutes' time once you have the plugs, etc., made. You can make a furnace out of a one-pound coffee can that will take the crucible of smaller size. A safe margin for the thickness of the walls of the body is one inch for the furnace to take large crucible and three-quarters inch for the smaller size.

If any of the directions in this article are not perfectly clear, a stamped, self-addressed envelope sent with the question will bring a prompt answer from the author.

Cleaning Ivory

Genuine ivory articles are scarce, but since the advent of imitation ivory for toilet ware, hundreds of thousands of pieces, such as brushes, mirrors, hair receivers, powder boxes, etc., are to be found on the dressing tables of the queens of the homes. These so closely resemble real ivory that the layman does not recognize the difference, but if he knew the price of genuine ivory, he would doubtless entertain strong suspicions.

Both the real article and the imitation have a polished surface that is injured by perfume or other liquids containing alcohol, also by scratches.

Rebuffing, an expensive and bothersome, process was formerly necessary to remove the spots and mars, but now a cleaning cream is obtainable which has the property of applying a sort of veneer on either ivory or artificial ivory.

In case of perfume spots, etc., it is adivsable to apply the cream immediately, before the alcohol has time to eat into the polish. If the object is merely to remove scratches, of course, there is no particular hurry.

Cold water should not be used to clean real or imitation ivory; it is not effective. Hot water turns it yellow.

The special cream is also valuable for cleaning shell, amber, gold, silver and plated ware.

Buying Old Gold and Silver

Nearly all jewelers purchase old gold and silver which is offered for sale. There is a nice profit in this business, but it is quite easy to get "stung." Assuming that a lot of old gold of different qualities is offered for sale, the best plan will be to melt the lot. In this way we will obtain a lump of gold of uniform quality, of which the value may be determined quite accurately. Our next step will be to drill into the lump in different places until we have obtained one dwt. of "drillings." The "drillings" are next melted with sufficient copper to reduce the quality to one or two karats in fineness. They are then placed in an evaporating dish and sufficient nitric acid is added to dissolve all of the base metal. The residue (which is pure gold) is carefully dried and weighed, and represents the exact fineness of our lump of gold. For instance: If we recover 12 grains of pure gold, the our lump is considered as 12 karats gold.

In buying old silver we usually "take a chance." However, the quality of silver may be accurately determined, using a method similar to assaying gold. We will require 100 grains of silver for this test. The silver should be rolled quite thin, then placed in an evaporating dish, and nitric acid added. Heat should be applied to facilitate the action. When all of the silver is dissolved, the solution should be diluted with water, and a piece of sheet copper placed in the solution, which will cause all of the silver to precipitate as a fine white powder. The powder is pure silver, and should be carefully washed, dried and weighed. As the fineness of silver is expressed in thousandths, we should multiply the result of our test by 10 to obtain the exact fineness.

Ontario's Gold Production

The gold mines of Ontario are doing their best to compensate for the diminishing production of the remainder of the world, and are making money in the process, according to reports from Porcupine. The production is now close to the $1,000,000 a month mark, and it is expected that this will be increased during the next few months. The only previous period comparing at all with this was the year 1916 when the figure for the twelve months was $10,339,259. Owing to the richness of the ores it is possible to produce (in the mines that are operating) at an average of 60 per cent. of the value of the output. This leaves a good margin of profit for the mines, especially now that gold is at a premium in Canada. Should conditions ever return which will make possible the profitable operation of the mines in the United States and elsewhere which have recently been forced to close down, the mines of Northern Ontario which are now operating at a good profit will be even better off than they are now.

Practical Correspondence

Solutions of Problems and Difficulties met with by our Readers

Question.—When fitting a new bushing to a seven-jewel watch, please say which is right, to put the bushing in from the outside of the plate and rivetting on the inside, or putting it in from the inside and rivetting on the outside.

Answer.—All bushings, whether in watch or clock repairing, should be put in from the inside of the plate. Lightly chamfer the outer side of the hole after it has been opened sufficiently to receive the bushing, this to facilitate rivetting. Then, if the bushing is fitted as tightly as it should be, very little rivetting will be required.

BOOK ON WIRELESS TELEGRAPHY.

Question.—Please give title in next month's issue of some simple book that tells how to make and set up a wireless set.

Answer.—The Popular Mechanics Company of Chicago, publishers of the well known magazine, "Popular Mechanics," publishes "How to Make a Wireless Set" in its series of popular handbooks. It is written so that anyone can understand it, is illustrated, and sells for only 50 cents.

Question.—How long is one in the jewelry business in the Province of Quebec supposed to keep watches or jewelry that have been left for repairs, and what is the correct way to dispose of such goods, after keeping same for a reasonable length of time? I have some watches that have been on my board for several years. I have also many articles that have been in my repair drawer for years.

Answer.—We understand that there is no law in the Province of Quebec covering this point. It is different in Ontario, where, under the Wages Lien Act, the jeweler who repairs watches or articles of jewelry, has a lien on the goods, and, if they be unclaimed after three months, may sell them, after advertising his intention in the local paper. This should be a matter for the jewelers' organizations in Quebec to take hold of and secure the passage of a similar law.

BOOKS ON WINDOW TRIMMING.

Question.—Will you kindly furnish me with the address of a reliable house where I may purchase books on window trimming, backgrounds, et.? If you publish such books, kindly let me know by return mail.

Answer.—There is no book published dealing with window trimming exclusively for the retail jeweler, probably because few jewelry stores employ a professional window trimmer, and in the past, at least, most jewelry stores have not paid very much attention to the designing of really artistic displays. Most of the window trimming helps on the market, therefore, are specially adapted for the use of trimmers in department stores or in other lines that represent a better field. The best book available, perhaps, is "Show Window Backgrounds," by Geo. J. Cowan, an expert window trimmer and vice-president of a Chicago school of window trimming. The price of the book is $1.50 There is not a display of jewelry in the book; there is not a display of goods of any kind. It describes and illustrates a large number of background designs for seasonable displays—such backgrounds as are commonly used in the windows of department and dry goods stores. It also contains directions for many of the details of window trimming work. To a man with some ideas of his own who is not looking merely for a copy-book; a man with the ability to take, alter and adapt other ideas wherever he may find them, the book is well worth while. It may be obtained from the Dry Goods Reporter Publishing Company, Chicago.

From the Merchants' "Record and Show-window," a monthly magazine devoted to window trimming and kindred matters, you might gain other useful ideas from time to time, although, like the book already referred to, it caters mainly, of course, to skilled window artists in other lines. It is published at 431 South Dearborn Street, Chicago, price $3.00 a year. We would suggest that you write the Elgin National Watch Company for an interesting bulletin published by the company's Service Bureau a while ago. This illustrates a number of attractive watch displays and possibly copies of it may still be available.

WHO MAKES THE MAINSPRINGS?

Question.—Please answer this question: Do the Waltham and Elgin companies make their own mainsprings, or do they come in sheets ready to cut at the proper width from Europe, probably formerly from Germany?

Answer.—Both companies make their own springs. Very few watch manufacturers even in Europe do so, for to make mainsprings satisfactorily the utmost care must be given to the production and manipulation of the steel and the greatest possible precision is then required in the fashioning and finishing of the springs themselves.

A good many years ago all the watch manufacturers of America, like the watch manufacturers of Europe, depended for their mainsprings upon spring manufacturers who specialized in this one branch of the watch industry. As time went on the great American factories, first of all the Waltham Company, we believe, started to make their own springs, beginning only in quite a small way. They did so because they required a great quantity of springs in large variety of sizes and style. They had also found it difficult to secure springs of sufficient uniformity of quality, grade and size. Following the policy that has been responsible for the wonderful progress of American watchmaking, the time-honored methods and machinery of Europe were departed from. Radically new methods and new machinery were introduced. And thus, from the very first, the American-made mainspring proved to be superior in quality and finish to those that hitherto had been imported.

ABOUT ENGRAVING SCHOOLS.

Question.—Please advise me, if you can, re engraving schools; efficiency and locality of same are the only facts necessary. This will greatly oblige.

Answer.—In the past there have been one or two engraving schools in Canada, or at least one or two trade engraving shops that were willing to take in students of the art for instruction. We know of none that is doing so at present. In the United States most of the trade schools teach engraving as well as watch work and jewelry work, while there are also a few schools that specialize in engraving alone. Of the latter, one of the best is the Winter School of Engraving, Lake View Building, Chicago, Ill.; among the former, better write the Bradley Polytechnic Institute, Peoria, Ill.

Sterling or Plate ?

By Allen B. Morris.

TO-MORROW morning I am going to march up to the mirror, stick out my chest, pat on it and tell myself all the good things I know about me. I'm going to talk right out loud and recount all the swell things I've done for the house. I am going to let me know what a swell fellow I am. I'm going to look myself right in the eye and convince myself that I am a regular guy. When I get that all out of my system then—

I shall turn my back to the glass and have a few choice words with myself. First, I shall remind myself of one very important fact, namely, that there is only one fellow who really counts to this organization. The sign could be changed over the door, sweeping changes could be made in the personnel of every department and the business continued uninterrupted, providing one individual was retained. When that one important person leaves this firm, the doors will close, and in every window will be seen a "For Rent" sign. This one particular individual holds the destiny of this business in his hands—he is the CUSTOMER. When he quits, we are all through.

Now, then, I want to know if I am doing my part to create and maintain a pleased clientele? Do my efforts please customers and cause them to return to this store, that I may wait on them again? Do I employ straight business principles to attain this end? Am I doing my full part to please the customer and help him to appreciate the painstaking care the management exerts to meet the requirements of the buyers of this particular line of merchandise? Am I sold on the policies of the firm? Am I sold on the plans of the chief? Am I courteous? Do I see to it that each customer I meet or wait on has the best of my endeavor? Do I know the goods I am handling? Do I use my mouth too much and my head too little? Do I try to make up in number what I lack in lightning?

Am I broad enough between the eyes to help rather than hinder the other fellow? Can I keep an even keel in a storm? Do I know how to retain my self-possession if the other fellow loses his temper? Have I mastered the art of being pleasant at all times? Can I smile a genuine smile and back it up? Can I be pleasant and agreeable without wasting valuable time for the firm or the customer?

Am I working only to make a good showing for myself, or am I working for the success of the organization? How much real work do I do for the house without requiring a lot of supervision?

How far can I go on my initiative? Does it take me all day to do nothing, or can I find something profitable to be doing all the time? When I am asked to do a thing, do I do it in the best way and in the shortest time? Does every task and every customer get the best I have in the shop? Will I go the limit to please or accommodate a customer?

Have I mastered the art of assisting every customer to buy to the limit of his ability without offending him or making him feel that he is being overloaded? Can I present the merits of the article without talking the customer tired? Can I keep a customer's friendship?

Do I realize that too much can be said on the best of subjects? Do I talk in a pleasing and convincing manner? Am I too much of a man to lie? Am I square with myself? Am I square with the house? Am I square with the customer? Am I square with fellow workers? Am I smart enough to know a better way than to criticize or find fault?

Am I big enough to assist the other fellows and take pride in their good showing? Am I business man enough to know that it takes a lot of good showings to make a good business? Am I clever enough to act on a suggestion, or do I require a direct command?

Am I liberal enough to enter deeply into every task and make it worth while for the common good? Do I know how to get in and help shove the work along? Am I made out of the kind of stuff that is good material for the organization? Am I showing it?

Do I know the difference in value between sharp practice and fair dealing? Can I be relied upon to do my part in a pinch? When I finish a task, is it complete? . Can I wait on a customer without neglecting something? Can I differ from a man without arguing with him? Can I clinch a point, can I convince a customer without displeasing him?

Am I making my friends who spend their money here friends for the house? Am I merchant enough to realize that the sale I make to-day should be a stepping stone for the larger sale that is possible for to-morrow?

Are my sales netting the firm the profits they have a right to expect? Am I as loyal to the house as I should be? Am I as loyal to the chief as he is to me? Am I only an employee or am I really working here?

Do I try to be efficient? Am I? Am I a storekeeper? Do I keep up my part of the general work? How much unnecessary work do I cause my fellow workers? Am I so small that I would rather have my own way than be right? Am I as generous with the other fellow as he is with me? Am I wise enough to know that a man is never bigger than his business ideas?

Do I know the difference between a show of authority and a display of judgment?

Are my clothes and manners clean enough to impress a stranger that I belong here, or do they suggest a country livery stable?

Am I worth my pay?

Am I sterling or plate?

Thrift Tips

Keeping track of the way your money goes is the first step in Thrift.

Try this plan from one pay day to the next.

Decide before you open your pay envelope how much of its contents you will save.

Put your savings in a good bank where you will keep your hands off it, and which is safer than any hiding place.

Of the remainder of your wages think out carefully how it should be spent. Write these amounts on the top line above the right heading.

Add up the columns on next pay day and compare them with top line. This will help you in the intelligent handling of your next pay envelope.

Put some common sense into the care of your own money. Spend less than you earn and get the Thrift habit.

The economic argument for Thrift in Canada at the present time is irresistible. Last year this country sold four times more than in the year before the war. The exports were $600,000,000 in excess of imports, which means a huge amount of money in circulation.

AUTO BANDITS ROB JEWELRY STORE.

Toronto's epidemic of auto bandit operations took on a new slant on the evening of December 30th, when an organized and almost successful effort was made to rob N. J. Watson's jewelry store at 1506 Queen Street West.

Five men took part in the affair. Two entered the shop, one remained on guard immediately outside, and two took up a strategic position across the street. Mr. Watson was in the store alone when the men entered and asked to be shown some diamond rings. Mr. Watson, suspicious that all was not well, brought out three trays of comparatively inexpensive rings.

"I've got business with you," one of the men then told him, producing two revolvers. Mr. Watson ran for the side door to give the alarm, and the man fired at him, but missed. The two men then siezed the three trays of rings and bolted. Together with the man on duty outside they first tried to board a street car, despite the fact that they had a stolen motor car waiting for them. Missing the street car, they turned back to the automobile, but were headed off by Constable S. A. Rose, a probationer. The men then ran up Fuller Avenue, throwing away the rings as they ran. Despite being menaced with a revolver, and although he did not have one himself, the probationer constable followed until the men turned up a lane and vanished over a fence. Handicapped by his coat, the constable was unable to maintain the chase with any hope of success.

The rings stolen were valued in all at about $225, and of these all but six, valued at $35, have been recovered.

Two of the men are described as being about 30 and 35 years of age, one without an overcoat. A third was younger and had several days' growth of beard. The two who had watched from across the street made off in a different direction from the others, and were not followed. No complete description was provided of these.

A number of suspects were arrested during the evening, but later released. At the time of writing the bandits were still at large.

ONTARIO.

Two convictions were registered against the Arcade, Limited, a Hamilton department store, last month, on charges laid by Mr. W. J. Ryan, Inspector under the Gold and Silver Marking Act. The first was for a violation of this act by exposing for sale a quantity of silver plated flatware having applied to it a display card guaranteeing the same to wear for years. The second charge was for a contravention of the False Advertising Law by inserting an advertisement in the Hamilton papers, mis-representing the quantity and the value of the articles on sale. The firm had advertised "22,000 pieces of flatware," "$6,500 worth for $5,400," but it was found that the figures should have been much lower. The company was fined $25 and cost on each charge.

Seven cases on charges laid by Inspector Ryan, were heard in Toronto Police Court, on December 11th and six convictions were registered. Five of the offenders were charged, under Section 14, with having applied to watch cases on display in their windows, printed cards guaranteeing the wearing qualities of the goods. These were J. Kash, L. R. Crandell, Maurice Dick, H. Wisenbaum and L. Durbin and they were each fined $25 and costs.

B. Gesensway, a manufacturer, was charged with manufacturing rings and applying to them a trade mark not registered as required by the Act. He was also fined $25 and costs.

An acquittal was recorded by Magistrate Ellis, in the case of H. Stein, a retailer on West Queen Street, who was charged with having in his possession with intent to sell, a wedding ring bearing a quality mark of 10 Kt. gold when the report of the Royal Mint showed that it assayed only 8.47 Kt. The defendant produced a letter written by him to the manufacturer, complaining of the appearance of the rings, which he feared were under the mark, and also a reply from the manufacturer, giving an assurance that the goods were fully up to the quality stated. He also pleaded that all the rings had been returned to the manufacturer. The magistrate gave the defendant credit for endeavoring to do what was right and accordingly dismissed the case. The decision will probably be appealed.

Archie Hedrick alias E. A. Van Pelt and Melvin Wickett alias Jack M. Delaney alias Melvyn Wickett, the pair of clever crooks who successfully got away with a diamond ring valued at $375, the property of E. H. Flach, jeweler, Talbot Street, St. Thomas, have been captured and are now incarcerated in the St. Louis, Mo., lock-up awaiting trial on the charge of forgery in the third degree.

Major John P. Hannegan, chief of the St. Louis detective force, was responsible for the apprehension of Hedrick and Wickett, which is believed to be their rightful names. They were arrested in Chicago on December 1, on the charge of felony.

When questioned by Major Hannegan, Hedrick admitted that he had purchased a $375 diamond ring from E. H. Flach of St. Thomas, giving a bogus cheque under the name of E. A. Van Pelt. He had sold the ring for $150 four days later to a Harry Gambler whose place of business is near the Statler Hotel, Buffalo, where the pair stopped while in the border city.

With this information to hand, Mr. Flach journeyed to Buffalo and visited Gambler who related the whole circumstances in connection with the ring and gave the same back to Mr. Flach.

The most astonishing feature in connection with the arrest of Hedrick and Wickett is the evidence that is to hand of the different places they visited after their flight from St. Thomas. Apparently they travelled by fast express for they touched almost every State in the Union.

It is believed that the pair were able to escape arrest for so long through the assistance of a third party—the mysterious woman in the case who left St. Thomas with Hendrick and Wickett travelling as the latter's wife. She is reported to be a well-known London young lady and was held by the police of that city for forty-eight hours after her return from Buffalo. Upon her release, apparently she immediately got in touch with her male friends and kept them posted on the local situation.

Just what disposition will be made of the pair of wholesale cheque forgers is not known. It is improbable that they will be brought back for trial until the United States gets through with them and, judging by the innumerable charges lodged against them it will be some time before the American authorities are through with them.

Wickett is said to be an Aylmer boy and Hendrick's home-town is given as Windsor. Both are said to have served overseas with the Canadian Expeditionary Forces and to have been members of the Dominion Police Force in 1918, operating in this city.

Among the many Christmas catalogues issued from retail stores, a very creditable booklet by Beal and Taylor, Pembroke, Ont., attracted much complimentary attention. A very suggestive line of holiday gifts was illustrated and with the book was mailed a clever letter stating what the store could do and its policy. The cover was in especially good taste and the brochure should certainly have been responsible for a good share of the large holiday business.

After a brave fight for many years against a persistent and incurable disease, Joseph Davis, the dean of the retail jewelry trade of Toronto, passed quietly away last month, at the residence of his nephew, with whom he had been living since the death of his wife eighteen months ago.

For many years he had been a familiar figure in local jewelry circles and the manner in which he kept up was a constant source of surprise to his friends. Suffering from pernicious anaemia, his appearance always betokened an early demise, but his buoyant optimism kept him going and he never admitted, until toward the last, that he felt other than "full of pep." The death of his wife was, however, a most severe blow and her constant care had been credited with keeping him alive. Last summer he went to the Georgian Bay district and spent several weeks, but on his return he began to fail rapidly, and he soon realized that his days were numbered. Two months ago he took to his bed with the full conviction that he would never get up again and was fully resigned to his fate. The courage he displayed in fighting disease did not fail him and the faith with which he contemplated the future state was without a tremor.

The late Mr. Joseph W. Davis.

Mr. Davis was born in London, Ont., where his father was engaged in the jewelry business. He came to Toronto in 1873 and spent two years with George Hodgins on King Street East. In July, 1875, he bought out George Ward at 130 Yonge Street. In 1876, his brother, Elijah, joined the firm but died in 1885. The business was continued until 1899 when ill health compelled Mr. Davis to give it up. He later went into the wholesale business with Fred Webster, under the style of Davis & Webster, and more recently he carried on as a manufacturer's agent, having quarters with his old-time friends, A. C. Anderson and Fred Addison.

The funeral was held on Wednesday, December 17th, but owing to the very busy season and the severity of the weather the attendance was much smaller than it would have been. There were present representing the jewelry trade, Messrs. S. Lorie, who sold his first bill of goods to deceased; W. J. Latimer, A. C. Anderson, Fred Westren, Fred Burgess, Norman Warwood and Fred Addison. The service at the house was conducted by Rev. Dr. Turnbull, who gave a very earnest address, in which he expressed the great satisfaction he had had in conversing with deceased, whose resignation had made a very profound impression on him. Interment took place in Mt. Pleasant Cemetery.

An interesting announcement to all in the jewelry trade of Canada is contained in the following card issued in St. Catharines:

Diamond Jubilee
1860 1920
Fowler & Co.
Miss Margaret O'Halloran
wishes to announce that she will continue to manage the
Jewelry business of
Fowler & Co. at 17 Ontario Street
St. Catharines, Ontario
As Mr. J. B. Fowler, the oldest merchant in the City, is this year celebrating his Diamond Jubilee as a Jeweler
Miss O'Halloran
requests the co-operation of all to make this, the sixtieth year, the most prosperous in the history of the business.

The celebration of the sixtieth year of active participation in the jewelry industry of Canada will be attended with all the good wishes of the trade in general.

The employees of P. W. Ellis & Co. were presented with a Xmas gift this year somewhat out of the ordinary in the shape of a liberal life insurance policy, which will be free from the usual premium charges. The firm have taken this method of showing their appreciation of the faithful work done by their employees in the past. It would be hard to find a more appropriate token. The plan has been worked out to the minutest detail, giving free nursing service in case of sickness. Each employee who has been with the firm for six months becomes automatically insured for $500, with an increase each year, so that when he or she has been with the firm for 25 years, they are protected to the extent of $3,000. It is to be said to the credit of the firm that a large number of their employees have already reached the $3,000 mark, which is the maximum policy issued. Needless to say, the employees are greatly pleased with the plan. They appreciate the interest the firm is taking in their welfare in this most practical of all ways. P. W. Ellis & Co. are to be heartily congratulated on taking such an enterprising step in the interests of their employees, which will strengthen the feeling of fellowship in their efficient organization.

Messrs. W. A. Milligan & Co. is another firm that has adopted the group insurance plan as a means of showing to their employees appreciation of their loyalty and service. Each member of the organization, about 60 in all, is now covered by an accumulative endowment policy. Each employee is insured during 1920 for $500, and each year that he stays with the company, this policy increases in value by $100 until a maximum of $3,000 is reached, or until the employee reaches the age at which he can draw the full amount of the insurance in cash or have it distributed in monthly payments over a period of several years.

Mr. "Bill" Woolnough, of the travelling staff of P. W. Ellis & Co., was married on December 3rd to Miss Lucy Mae Graham, of Edmonton, in the Pro-Cathedral of All Saints. Mr. Woolnough is well known to the Canadian trade, as he has represented P. W. Ellis & Co. both in the Maritime Provinces and Western Canada, where he has been for the past two years. The trade join in extending to Mr. and Mrs. Woolnough their heartiest congratulations.

Mr. A. E. Cooper, the well known diamond importer of London, announces in this issue his removal to new and more spacious offices in the new Molsons Bank Chambers where, with increased facilities, he and Major Gordon Cooper, who has joined his staff, hope to be in a better position to meet the increasing demands of their customers. Mr. Cooper, who is recognized as an authority on diamonds and precious stones, having devoted his entire life to their study, has spared no pains to make the surroundings at his new location pleasant, and the equipment modern, yet in good taste.

C. F. Dyke & Co., of Yarmouth, N.S., opened their new store in the Studio Block last month. The building was formerly occupied by Porter & Robbins, but has been greatly changed to suit the purposes of the new occupants. It was given a thorough renovation and decorated in handsome style. Not quite as large as the former premises, it is admirably adapted to jewelry lines, and with a very complete stock presented a most attractive appearance for the holiday season. A completely equipped optical department is another feature of the new store that reflects great credit on this enterprising firm.

"SWAN" FOUNTAIN PENS

Nickel Clips - 25c. extra
Rolled Gold Clips 50c. extra

"The Pen with the smoothest Gold Nib"

Swan Fountain Pens are made in All Styles

STANDARD SAFETY SELF-FILLING

And in a variety of sizes and points to meet every requirement. The heavy demand for fountain pens, together with the shortage of stock, has undoubtedly left your assortment very depleted, and we are now able to supply your needs and give your orders prompt attention. Stocktaking order sheets on request.

Mabie Todd & Co., Toronto

WINNIPEG.

With the Christmas trade daily increasing, the jewelry establishments of Winnipeg are among the busiest in the city at this writing. The holiday pressure commenced in earnest about the first of the month, but a period of cold weather when the thermometer hung around 25 below zero brought some degree of respite for the salespeople. The army of gift-hunters, however, again put in their appearance when the climatic vigors first showed signs of abating, and the rush has been sustained ever since.

The extent of the Christmas trade is more or less a matter of speculation at this writing, but it is predicted that the volume will be such as to make the year 1919 the best in the history of Winnipeg jewelers. Should this result be attained it will be a distinct achievement, owing to the fact that the depression during the strike of May and June saw business close to the extinction mark.

The window displays in the Birks' store have never appeared more attractive and enticing than at present. By way of a back-ground biblical scenes depicting the first Christmas are shown. One scene represents the wise men of the east journeying toward Bethlehem and guided by the stars, as recounted by the New Testament writers. Another view shows the lowly manger with the Palestine hills in the back-ground. The pictures are tastefully colored and conform to the accepted art conception of christendom's great event. Suitable biblical inscriptions accompany the paintings.

Dingwall's and Andrew's also have attractive displays in their windows. In their advertising the Dingwall Company has featured the prospective advance in the diamond market.

"Without attempting to claim any gift of prophetic vision —merely basing our statement on ordinary common sense backed by 37 years Diamond experience—we warn you that next Christmas Diamond prices will be very much higher than now," a recent ad declares.

"In New York, and even in Eastern Canada, Diamond prices are out of all proportion to our prices. Always keeping on hand very large stocks of Diamonds, we have not felt the more recent advances as keenly as most. Nowhere else on the continent will you find such favorable prices as here in Winnipeg.

Diamond Prices Will Never Lower

"The mining of diamonds to-day costs many times what it did a few years ago—only a fraction of the number of stones are being produced, tremendously increasing the mine cost per carat. The cutters, the setters, each and every hand through which the diamond passes on its way to the dealer, receives much more for its work than formerly—in common with all workers. Above all the demand is beyond all precedent and all thinking.

"Prices are bound to soar—and we predict an unusually heavy advance in diamond prices long before Christmas.

"To-day our diamond prices are much higher than last year—due to the much higher prices we must pay for the diamonds, and higher costs for making settings. There will be an even greater advance before next Christmas—watch and see.

"Buy Now and Save Money"

"There are diamonds you have been going to buy for years —buy this year and the saving will make a substantial start on next year's gift appropriation."

Three local jewelry stores were the victims of a daring piece of burglary work recently, all the establishments having received the attention of the thieves on the same night. F. W. Dudley's store at 542 Main street appears to have been the first attacked, after which the robbers operated on the windows of W. W. Matthews and Zimmerman's second-hand establishment.

Mr. Dudley's business is located a little more than a stone's throw from the central police station. The burglars broke a hole in the plate glass window after cutting it with a diamond point in a circular shape. The articles were dragged through the glass with a hook attached to a heavy wire. Three diamond rings, 31 signet rings, a tray of wedding rings, six watches and three dozen fountain pens was the booty obtained. It is believed the operation took about 30 minutes. Mr. Dudley's store was robbed in a similar manner last July.

At the other two stores the thieves adopted a similar procedure, but the hauls were less remunerative. The opinion prevailes in police circles that the burglaries were the work of amateurs, and in support of this view it is pointed out that no professional would concern himself with three dozen fountain pens. As yet no arrests have been made in connection with the matter.

Breslaurer and Warren, successors to W. Fisher, at 381 Portage Ave., (Diamond Hall) are showing considerable enterprise in their new venture. The stock has been increased, and with their window displays and advertising they are making a determined bid for a share in the Christmas business. A recent ad includes the words "For correct time phone Main 7870."

The Winnipeg Retail Merchants' Association has interested itself in the complaints regarding fraudulent advertising. The jewelry trade has had considerable to complain of in this respect in the past and has found it necessary to ask the Association to direct its efforts to curb the offenders. In an advertisement in the papers the R. M. A. announces its intention of assisting in the prosecution of guilty parties. Its statement declares:

"Complaints having recently reached the office of the Retail Merchants' Association in respect to unfair dealings, the Association is taking this means of informing the buying public that the aims and objects of the association are mainly to promote honest dealing, and to prevent as far as possible any misrepresentation of values or quality of merchandise.

"This Association, if necessary, will assist in prosecuting anyone (even though the offender be one of its members) who has been guilty of any offense under the Fraudulent Advertising Act, or for misrepresentation as defined by the Criminal Code. The association desires to give every protection to the buying public, and solicits the co-operation of such in the promotion of honest methods of trading."

LONDON AND DISTRICT.

The members of the staffs of the two W. G. Young stores in London, were recently the guests of Mr. Young, at his home, when the annual Christmas dinner was keenly enjoyed. As in former years the event proved a jolly get-to-gether affair.

During the Christmas rush the retail members of the trade in London, kept their doors open in the evening, in order to cope with the extra traffic of shoppers. In keeping with the agreement of the London Jewelers' Club, and also the by-law passed by the city council in 1919, they began evening sales on December 15, and continued until Christmas. During the entire month of December, Saturday night sales were permitted.

London retailers expressed themselves as well satisfied with the amount of business done in 1919. Many claimed that it was unprecedented. All agree that it was big. As for wholesalers and manufacturers here, they simply did the best they could to keep faith with those to whom they had promised to deliver goods.

Jobbers and manufacturers state that those who are expecting a large number of new lines or a drop in present prices during the new year are due for disappointment in many cases. So busy have the manufacturers been up to the last moment, that they have not had the opportunity to prepare new designs or patterns. In fact sample cases have been emptied in many cases to fill wants of customers.

Early in December the enterprise of London retailers was evidenced in the opening of a new store by "Reg" and Alex Johnston, in the premises formerly occupied by the Wright Piano Company at 352 Dundas street. "Reg" Johnston will continue business at his old store, Richmond and Maple streets, and his brother will have charge of the new shop. At the latter stand, the phonograph business built up by the Wright Piano Company will be continued by the new owners, in addition to handling jewelry. Mr. Alex Johnston recently returned to civilian life after serving with the Canadian Light Horse in France.

The story of the lady who entered a jewelry shop with a large man's watch in her hand and politely requested the proprietor to make two smaller ones of it,—one for herself and one for her daughter,—is a wornout trade joke. N. F. Willmot of this city has a new version of it, however, which is well worth repeating. And Mr. Wilmot vouches for the truth of it. A lady not long ago approached him at the counter and unconcernedly presented to him a lady's six-size watch, accompanied with the remark that she would like to have it made into a larger one for her husband. "Do you mean put it in a larger case?" queried Mr. Wilmot. Milady stood her ground. She was not to be put off. "No," she countered, "I would like to have it made into a larger one, if you please."

Among the honorary governors of the new London Institute of Musical Arts, which has been founded by Mr. A. D. Jordan in this city is Mr. T. H. Baker.

Thousands of Tourists will visit CANADA this coming season, each to bring back home Souvenirs of various kinds, and we anticipate a record year in the sales of these productions. Our artistic Plain or Enamelled Metal Souvenir Spoons, Brooches, Buttons, etc., so well known to the trade for the past twenty years, have constantly met with increasing popularity, and we have now added to our regular lines some new and very attractive designs, which our travellers will gladly show you at your request.

As we cannot foretell from the present unsettled conditions of labor what improvement may be expected in the near future, we most earnestly urge our customers to place their orders at the present time, so as to ensure as prompt deliveries as they or we would wish them to be made.

CARON BROTHERS

233-239 Bleury Street

MONTREAL :: QUE.

The initiative of a jeweler was responsible for the introduction of the first electric lighting system in London. This interesting fact was recently brought to light by A. O. Hunt, assistant general manager of the London Public Utilites Commssion. In a brief history of the progress of lighting by electricity in this city, which Mr. Hunt has contributed to the current number of "Live Wire," a magazine published by the Commssion here, he writes that the first plant was installed in the year 1883, by Mr. F. T. Trebilcock, then in the retail and mnufcturing jewelry business at 178 Dundas Street, the store now occupied by A. Morphy and Company.

This plant consisted of one small arc dynamo, the capacity being only four arc lamps. This generator was driven by a small steam engine which was used for running machinery in the daytime and at night belted to the arc machine for lighting purposes.

BRITISH COLUMBIA

Messrs. Bernet & Co., wholesale jewelers and importers, were caught in a fire which swept through the rear of four or five stores on Cordova street the other morning. The major portion of the damage was caused by smoke and water.

Chief of Police McRae objects to the police department being made the "goat" with regard to the closing of local stores upon legal holidays. He explained to the civic and finance committee that the by-laws governing store closing on legal holidays are neither concurrent nor definite. City Solicitor Jones is now making a revision of the closing by-laws, so that they may concur and be workable.

Daylight saving for the next year has been endorsed by Vancouver Board of Trade, despite strenuous opposition. The subject came before the meeting in the form of a resolution from Toronto Board of Trade, asking for endorsation.

Delegates to represent the retail merchants at the provincial taxation enquiry have been appointed by the B. C. Retail Merchants' Association.

Scientific selling and character analysis are being studied at evening classes by a number of local star salesmen as well as beginners, in the lecture room of the Canadian Business Institute, Vancouver Block. Three profession sales coaches are conducting scientific sales demonstrations in connection with the course.

D. D. McLaren, who ran a watch repair counter for a few weeks at 512 Richards street, has discontinued this watch repair service.

Indications point to an attendance of several hundred delegates to the convention of British Columbia Boards of Trade, which is to meet in Vancouver early in February. Already many organizations have signified their intention of sending delegates.

Messrs. David Spencer, Limited, Vancouver, expect to take the first step in their enlargement plan about May 1st next, when they will take over the Clarke & Stuart building recently purchased by them. With the exception of the two banks at the corner of the block on Hastings street, the entire block is now owned by Spencer's. It is estimated that one million dollars will be expended in the extensive improvements planned.

The funeral of the late John Impey, to Mountain View Cemetry, was very largely attended. Many beautiful floral tributes testified to the esteem in which Mr. Impey had been held by the business community since his arrival here about nine years ago. Included among the wreaths was one from the Retail Merchants' Association of British Columbia, and another from the office staff of that organization. While on the coast, Mr. Impey, who had been associated with the Retail Merchants' Association for the past twenty years, had become connected with the Vancouver branch and in that capacity became well known to the local retail trade.

Mr. Horace Dorer has just concluded a sale in Brandon, Man., for Mr. D. A. Reesor. The sale started on Saturday, November 29th, and continued through until Christmas Eve. The store is a large one, and large crowds were accommodated daily.

Pelser & Petty, jewelers, of Leader, Sask., are reported to have sold out to W. E. Wilson.

A banquet and dance was given by the staff and students of the Ontario Horological School on the evening of Monday, December 22nd, at the Metropolitan Assembly Rooms, Toronto.

Mr. R. B. Maybee, formerly of Fort William, has opened up a jewelry store on 75 Danforth avenue, near Broadview avenue, Toronto.

TURN JUNK INTO CASH

Once every year, at least, every jeweler should go thoroughly over his stock and if there are any goods that are positively unsalable, it would be better to turn them into cash and set the money earning. Also, before stock-taking (which with most jewelers is completed on February 1st), a clean up should be made of old gold, old silver, rolled plate scrap, filings, platinum, or any other waste containing the precious metals.

Messrs. Geo. H. Lees & Co.,Limited, of Hamilton, announce in their advertisement on the inside of the back cover that they are giving special attention to the refining part of their business this month.

The Business Calendar issued by Geo. H. Lees & Co., Limited, and so much appreciated by the trade, will be sent out this month. Any jeweler not receiving a copy can have one by sending them a card.

NEW FRENCH IVORY FACTORY

Four years specialization in the handling of French Ivory products, after a lifetime spent in the jewelry business, has demonstrated to Mr. Carl Austin the necessity of having the manufacture of these goods under the supervision of experts in close touch with their distribution. In order to realize

Mr. Carl Austin.

this, the firm of Carl Austin & Co. determined upon building a factory of its own, so that the manufacturing would be linked up with the selling end of the business, thus ensuring a dependable product and eliminating a certain percentage of the cost of distribution. It is now announced that the factory is already in operation in West Toronto, and turning out a complete line of French Ivory goods. The production will be greatly increased in the new year and especial attention will be devoted to the jewelry trade.

Notice of the merging of the Attleboro Manufacturing Company with the allied concern, the Baer and Wilde Company has been issued to the trade. The entire floor space and mechanical equipment of the company, together with its complete business organization have been added to that of Baer & Wilde. The dies and tools used in the production of ladies' jewelry and novelties have been sold to the M. T. Williams Company, Providence.

Another Year Has Come and Gone

It is our sincerest wish that this has been a prosperous business year for you.

While the rush is on, do not lose sight of the fact that old gold, silver, platinum and much precious metal is accumulating and is easily pushed aside—perhaps forgotten.

Our system of refining assures you of the correct returns for your old gold, silver, sweeps, sinks, polishings, filings and scraps.

The equipment and experience gained through many years enables us to treat the different forms of waste by modern and approved methods. You can readily see the results in the returns which we make to you.

Canadian Seamless Wire Company

LIMITED

Refiners of:

Gold Silver Platinum

198 CLINTON ST. TORONTO, ONT.

V. T. F.

Watch Glasses

Standard of the World

V.T.F.

is an abbreviation of VERRERIES TROIS FONTAINES, Lorraine, France, where V.T.F. glasses have always been made. All others made elsewhere are imitations.

Sold by All Jobbers

HAMMEL, RIGLANDER & CO.

EXCLUSIVE WHOLESALE DISTRIBUTORS

NEW YORK, U.S.A.

1920—
A Veritable Harvest for the Mesh Bag Trade

Instinctively, all recognize the charms and originality of the master craftsman deeply embodied in all WHITING & DAVIS

MESH BAGS

Women appreciate WHITING & DAVIS MESH BAGS because their appearance bespeaks refinement, well-cultured taste and enduring qualities.

They are highly ornamental and distinctive, yet their usefulness can only be expressed by the word

"UTILITY"

Let your Jobber know that you want mesh bags—he will gladly supply you with our lines.

WHITING & DAVIS COMPANY SHERBROOKE QUE.

"During 1919"

We have greatly appreciated the goodwill shown toward us by our customers, and desire to take this opportunity of thanking them for this spirit of cordial relationship.

"During 1920"

We are going to spare no effort to keep this goodwill by trying to even better our previous records for Service.
Our lines of CUT GLASS will have the same attractive qualities, with several distinctive novelties that will prove fast sellers.

We earnestly and sincerely wish you all
A YEAR OF HAPPINESS AND PROSPERITY

George Phillips and Company

585 St. Timothee Street - MONTREAL

'HEIRLOOM' PLATE

You Know that

Your Christmas sales were the best ever. To-day your shelves are empty of the best sellers. You could have doubled your sales if you had had the stock.

Moral—Order early for 1920

All indications point to another big year for 1920—Be prepared—Order early.

'HEIRLOOM' PLATE

will give your customers lasting satisfaction—It is the last word in Silverware—Made in Canada.

CANADIAN WM. A. ROGERS LIMITED

570 King Street West, TORONTO

We will gladly put any dealer's name on our mailing list for our monthly booklet, "Fiberloid Facts."

We Thank You

Last season we experienced an unprecedented demand for French Ivory Toilet articles, due to the unusual business conditions, coupled with the desirability of the goods and the prompt service we rendered.

We expect another substantial increase in sales this year, and we would advise dealers to order French Ivory now. Stocks rapidly diminish, the ivory market is stiff, and the increasing popularity of this line will make heavy demands for the goods.

Your invoices will show that on purchases made early in the year, both prices and delivery have been the most satisfactory, and we can assure you that 1920 will be no exception.

Therefore, our suggestion — offered with a view to serving your interests as well as our own—SEND IN YOUR ORDER FOR 1920 EARLY. Stocks are liable to be depleted early, and then your choice will be limited.

Important

REMEMBER that when buying from us there are several very important features that are invaluable to you—

First, all our goods are "Solid"—no wood or composition filled. Every piece is made from selected Solid Ivory Fiberloid sheets.

Secondly, every article is stamped in color, and will not break, tarnish or dent.

Our Line Represents Over 900 Numbers

Will you let us hear from you?

Illustrated Catalogue is ready for mailing.

Dominion Ivory Co., Limited

52 Bay St. :: Toronto, Ont.

Telephone Adelaide 1226

Representing :

THE FIBERLOID CORPORATION

INDIAN ORCHARD, MASS.

Eyestrain and the Child

Lecture Delivered by R. C. Augustine, President of the American Optical Association

IN earlier times, in certain portions of the world, human life was held to be very cheap. We read of the Persian monarch who caused the heads of a number of his subjects to be struck off, that his chief surgeon might closely observe the convulsions of the muscles of the neck at the instant of decapitation. In "Olde Merrie England" less than two hundred years ago, there were 123 causes for which a man might be hanged. In our Old Dominion State, Virginia, in her early days, a man was jailed if he did not attend church, and the third offence was punishable by hanging.

We have come in these later times to value life, and with that new appraisal has come an appreciation of those things which make life worth living. Among these, vision is recognized as the most valuable of our faculties.

As an answer to this new appreciation of the value of vision, which appreciation is in part a result of their activities, there has come to be a vast army of specialists known as optometrists. These men are specially trained in their work as conservers of human vision.

If one wishes to have good vision in old age, he must take care of his eyes in early life, and we too frequently find it impossible to restore one's vision because the eyes were neglected in youth. To be properly fitted with good glasses not only helps to conserve the vision, but it adds immensely to one's efficiency, not only in school work, but in the life that follows the school period.

An optometrist friend writes me from New Orleans that if all the children in their public schools found to have defective vision were properly equipped with glasses, the saving to the school system would be more than $50,000 annually, through the elimination of the necessity of the teacher spending so much time on backward pupils whose eyes were out of focus. Truly this is a phase of optometry which has not been considered. What is true of New Orleans is equally true of Litchfield or Chicago or Peoria.

We have all observed that many deaths occur in early adult life, due to preventable diseases contracted in school life. These young folks secure a good education, only to lie down and die before either they or society gain any benefit from it. Others quit school early, discouraged because they are unable to keep up with their classes, and go out in the world illy prepared for the battle of life. These recruits in the great army of misfits explain most of the misery of the world, which is principally due to the fact that they are unable to do any one thing well.

While there are various defects which might bring about the above unfortunate condition, I shall speak mainly of eye strain and its relation to health, because my life-work has been the practice of optometry; that is, the examination of the human eye and the adapting of lenses for the correction of vision defects.

The most expensive thing in this world is experience, and it is to be deplored that such a large percentage of the product of our schools is defective. Much of this is due to physical defects of which the children are victims. One of the pressing problems of modern educational work is the conservation of the health of the children, and both parents ad teachers should clearly realize their responsibility in the matter. The children are in urgent need of a champion, because they mutely accept their environment and make the best of it.

Many parents are either ignorant concerning the value of corrective lenses, or are prejudiced again the wearing of glasses by children. They often quote gran'ther "who lived to the ripe old age of eighty and could read the finest print without glasses."

We must batter down the doors of ignorance and prejudice, for the sake of giving the child a fair deal. I make it my business to inform folks concerning optometry and its place in society, and to urge upon everyone the importance of making regular vision tests in public schools. Such tests, made by the regular teachers by the use of a test chart, are of but little real value. Many children are able to read all the required letters on the chart, and yet are suffering intensely from some form of eyestrain. Such a chield sees fairly well, only at an immense expense of nerve strain. This condition often brings about functional disturbances in other parts of the body. We thus frequently find that children are doctored for various diseases which speedily disappear when the eyes are put in focus. This is the most important part of my message to you—that children may not exhibit any direct symptoms of defective vision, and yet may be the victims of a hidden or latent defect which is slowly but surely undermining their health and robbing them of their chance in life. That is why we urge regular vision tests in the schools, same to be made by trained specialists, so that the truth may be learned regarding their eyes.

Doctor Wingert, of the University of Ohio health department at Columbus, made exhaustive tests of the students attending that university, finding that only one-fifth of them were wearing glasses, and that nearly one-half of them should be wearing them.

Vision tests made the country over and corroborated by examinations made by myself in schools in central Illinois, disclose the fact that over one-third of all the children in our schools have defective vision and should be properly fitted with glasses.

One of the fundamental laws of nature is adaptability to environment. This is true both in plant and animal life. The way nature works in this regard to kill off the unfit and multiply the fit. This, of course, entails a needless slaughter of humans, especially the tens of thousands who die annually in our cities, because they cannot adapt themselves to urban life and conditions.

Now, we know we are unable to change natural laws, and that the unfit must be eliminated. But while nature eliminates the unfit by destruction, we would accomplish it by transformation. We would take the defective child, remove his handicap, whatever its nature may be, and set him on an equal footing with his mates.

Optometry stands for conservation of vision and increased efficiency, and everyoe will find that local optometrists are glad to co-operate with patients toward the realization of these ends.

Paralleling the famous "two sets of suspender buttons" of the German army equipment is a watch provided with a gas mask taken from a captured German soldier. A false case with a glass front is so constructed that when it is closed, with the watch inside, no corrosive enemy gas can enter the works and injure the delicate mechanism. The observed action of such gases on exposed articles indicates some reason in the German idea.

A New World Fairy Tale

THE story begins in a little Old World village with an apprentice lad listening to tales told by his elders in the long evenings after work. As they talked, he learned of a world outside his village, and there came a sudden, half-fearful resolution to break the fetters of his narrow life and try his fortune in a land of shining opportunity. And so the lad set forth, in his nineteenth year.

* * *

Forty-nine days crossing the stormy Atlantic in a sailing vessel; berths of rough boards; food cooked by the passengers themselves—thus in 1849 Jacob Bausch came to America — the land of his dreams. Followed disillusionment, almost complete. An epidemic of cholera in Buffalo; no work to be had; a bare existence as cook's helper and porter in a hotel; then a wood-turner in Rochester at a dollar a day. And then a venture in his chosen field, the optical business—and utter, disastrous failure and a return to wood-turning; and even an accident which threatened his livelihood. And the vision grew dim at times—but still it lived; and again an optical business was attempted, this time in his own house.

Mr. J. J. Bausch at 24 years of age

Henry Lomb joined him, and every hour was busy—yet when Henry Lomb enlisted for the Civil War, their debts just equalled their resources. And this was the net of eight years' work.

* * *

But then, slowly, almost imperceptibly, the tide turned. Under the spur of their constant striving for broader knowledge and higher standards, the partners and their sons built up a unique and lasting tradition of science and craftsmanship. Mr. Bausch designed and built the first power lens-grinding machine in America; and gradually other machines and processes were developed, scientific studies undertaken, and new products added to the already well-known eyeglass and spectacle lenses. It took many more years of patient, constructive effort, but success came at last. Exceeding all dreams of the pioneer, the great Bausch & Lomb factory stands as visible evidence of this success.

Mr. Henry Lomb at 26 years of age

The best measure is found in the real respect accorded Bausch & Lomb products wherever science carries on its researches and wherever imperfect or suffering eyes need aid. The vision of the founders still lives to guide us into pathways of ever broader usefulness.

BAUSCH & LOMB OPTICAL COMPANY : ROCHESTER, N.Y.

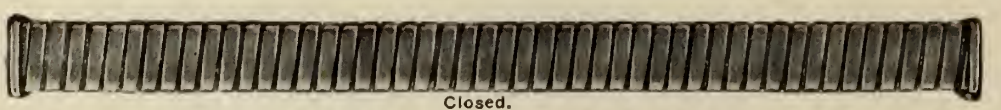
Makers of Eyeglass and Spectacle Lenses, Photographic Lenses, Microscopes, Balopticons, Binoculars and Engineering and other Optical Instruments

New York Chicago San Francisco Washington London

SUREFIT

Means a perfect Watch Strap for both Ladies and Men, which can be worn with the greatest comfort and assurance that you are not going to lose your Watch. It is easily attached, requires no adjustment, and is always ready for use, as it does not become flabby by stretching.

MEN'S STRAP



PATENTED

Closed.

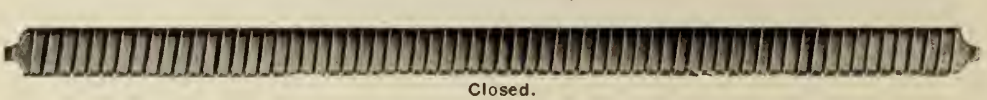
Bracelet Expanded.

Both the Ladies' and Men's Straps are made in 14 Kt. gold, 10 Kt. gold, 1/10 rolled gold plate, sterling silver and American silver, having in all qualities an expansion of 1¾ inches.

The catches on the Men's Strap are made in 5/16, 7/16 and 5/8 inch, which fit all size watch lugs.

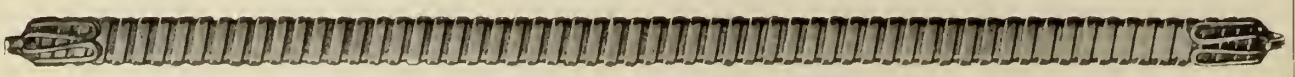
Now is the time to stock this item.

PATENTED



LADIES' STRAP

Closed.



Showing Watch Hooks and Bracelet Expanded.

This item is not a novelty, but an article which will last and be worn as long as the Wrist Watch is in style, and it has come to stay.

Sold through the Wholesale Watch and Jewelry Trade.

BLISS BROS. COMPANY, - Attleboro, Mass.

"The House with Something New All the Time"

EVERY ORDER FILLED

It is a source of satisfaction to us to know that, difficult as materials were at times to obtain, every order for Keystone Ivory and Ebony was filled this year.

Why We Advise You To Order Now

Bristles of the quality which we insist upon using in our Keystone Ivory and Ebony Brushes have been very hard to obtain for the coming year. Ebony, too, is very scarce. As the demand next year is bound to be great, we advise our customers to order early. We assure delivery on all orders which we book.

Our representative will call upon you shortly with this season's display, including a number of new patterns in

KEYSTONE

Stevens-Hepner Company Limited

Port Elgin, Ont.

Jewelers' Security Alliance

Will protect your Safe against Burglary

THE JEWELERS' SECURITY ALLIANCE has been established for over thirty-nine years, and during this time has given its many and prominent members efficient detective service and determined prosecution of the thieves, aiming at the restoration of the property when at all possible.

As a special offer, the Alliance offers you protection for the balance of this year and the following year (1920) for the small sum of two dollars. You cannot afford to miss this opportunity. For further particulars, write—

JEWELERS' SECURITY ALLIANCE

O. M. ROSS, Secretary

71 Richmond St. West, Toronto

QUALITY MADE IN CANADA JEWELRY

IN the past year the increased demand for fine jewelry is convincing evidence that the public prefer a high-grade article.

Our efforts for 1920 will be to make Canadian-made Jewelry amongst the finest in the world, and our make of goods will be amongst the best manufactured in Canada.

We tender to the trade our best wishes for a Happy and Prosperous 1920.

Sincerely yours,

ANTHONY BROTHERS

24 Adelaide St. West - TORONTO

REGISTERED TRADE MARK

Norman Plate

Sold Exclusively Through Jewelers

The number of comments we have received upon the distinctive designs and quality of Norman Plate hollow ware from our customers and friends have been greatly appreciated by us, and we trust that during the present year we will succeed in maintaining the goodwill shown by these favorable comments.

To the friends we have made and the prospective friends of Norman Plate *we sincerely wish a year governed by Prosperity and Happiness to the fullest extent.*

STANLEY & AYLWARD,

TORONTO MONTREAL

W. CASPER, Limited

IMPORTER OF PRECIOUS STONES

Pearls and Half Pearls

Appro. Parcels sent on Request

110 Church St. Phone Main 4443 TORONTO

A. TAYLOR

Thirty years' experience in trade watch repairing.
All kinds of high-grade watches repaired.
Specialists on chronometers and repeaters.
Trial order will demonstrate.

93 PALMERSTON AVE.

Coll. 2330 TORONTO

TRADE WATCH REPAIRING

All kinds of high class watch repairing handled.
Efficient and capable workmen.
Service and Satisfaction.

BARTLETT & WAKEFORD

45 Richmond St. E. - - - Toronto
Phone Main 3470.

TRADE WATCH REPAIRING

All classes of repairing quickly and satisfactorily done.
15 years' experience. Prices right.

F. J. STEWARD

58 Yonge St. Arcade - Toronto

BLACK CAT MASCOT PINS

Wear this pussy you will find
Fortune will be always kind,
For as sure as she is black,
You good luck will never lack.

Sterling Silver, $3.25 doz.; $36.00 gross.

THE TORONTO TROPHY CRAFT CO.,
1711-12 Royal Bank Bldg., Toronto.

Wm. Campbell Engraver

Letter and Ornamental work to the trade
Quotations on application

22½ McNab St. N. Hamilton, Ont.

JEWELERS' SAWS

"HERKULES" round back pre-war manufacture—Guaranteed Genuine, and the finest saws on the market.

We are in receipt from Europe of a consignment of Round Back Herkules Saws, pre-war manufacture of the following numbers:

6/0, 5/0, 4/0, 3/0, 2/0, 0, 1, 1½, 2, 3, 4, 5 and 6.
Staple sizes Nos. 0, 1, 2, 3 and 4

Price while they last.....$3.00 per gross
Lots of 10 gross at .....$2.50 "
Less than a gross of one size .....$3.50 "

Small orders should be accompanied by remittance, postage to be added

W. GREEN & CO., Inc.

MATERIALS, TOOLS, MACHINERY, SUPPLIES,
For Watchmakers, Jewelers, Silversmiths, Platers, Engravers
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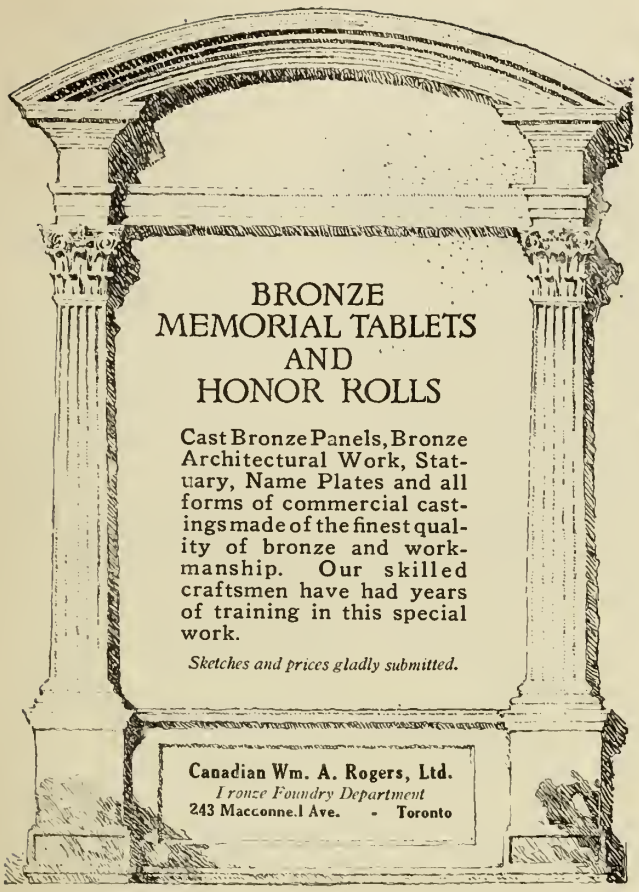
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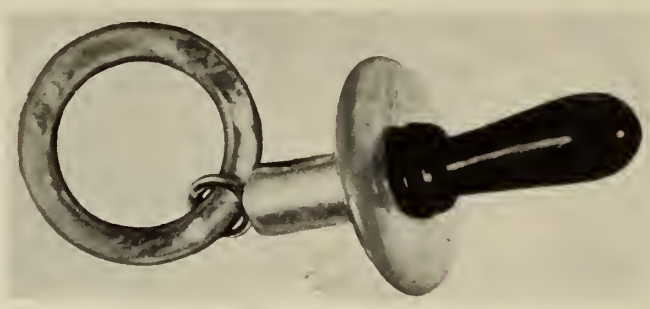

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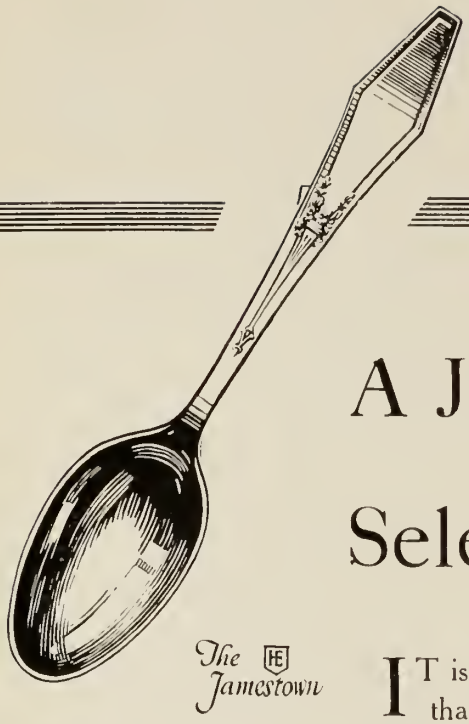

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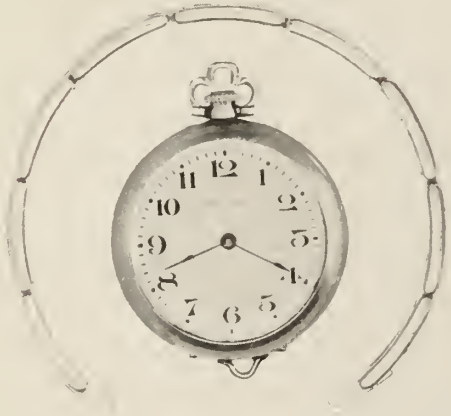

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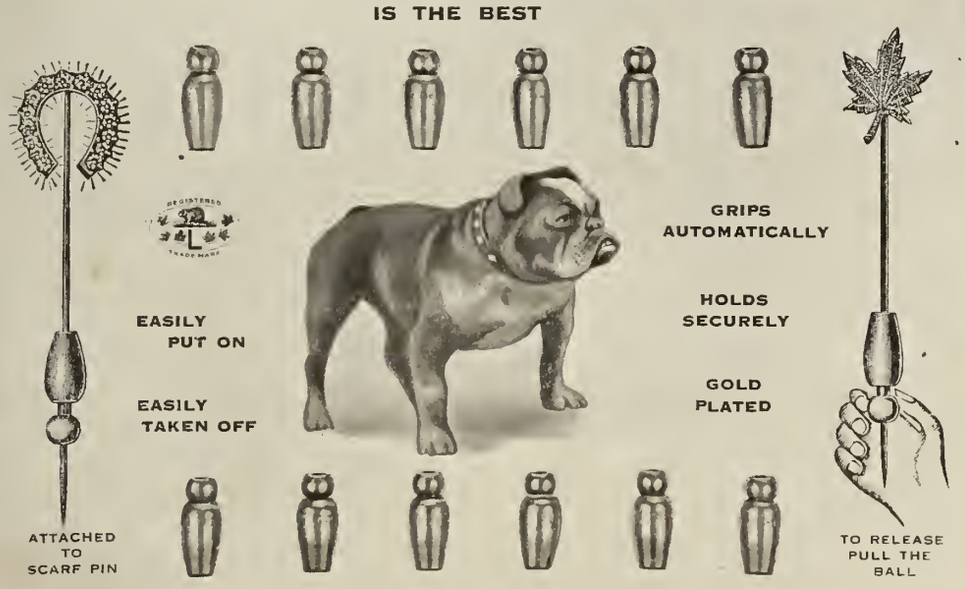

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Dear Sir,-

Our travelers will shortly be on the road with our new lines of gold and gold filled jewelry.

We have discontinued making the Pioneer and Hercules qualities of gold filled goods, and we are making only our well known H&AS line of chains, lockets, links, waldemars, etc. of the highest quality.

We have been compelled to do this on account of labor conditions and this will help us to fill our orders more promptly.

We are making a special endeavour to manufacture our H&AS line of goods of such quality and finish that you will be proud to handle them.

We know you want to buy goods made in Canada but appreciate you must have style, quality, and finish. Ours is an all Canadian line, all parts such as swivels, bars, etc. being made in our own factory. We hope you will avail yourself of the opportunity of seeing our travelers' lines and we feel confident that you will give them an order.

G.W. Reid & Co., Limited, Truro, N.S. are our agents for the Maritime Provinces.

Yours very truly,
H. & A. SAUNDERS, LIMITED,
per RALPH RAPHAEL
Sales Manager.

The House of Quality

1883 1919

Makers of High Class

Platinum and Gold Jewelry

SAUNDERS, LORIE & Co.

LIMITED

TORONTO CANADA

The Rare Beauty of Individuality

A delightful method of Gift presentation

is expressed in every piece of Clover-Leaf Cut Glass.

Each one of our skilled artisans imparts his own personality to the article he is fashioning.

The intricate cuttings attract the connoisseur, the gracefully simple designs appeal to the amateur.

A selection of Clover-Leaf Cut Glass will boost your sales in this line.

Gundy-Clapperton Co. LIMITED

Albert St., TORONTO, Ont.

Dignity

is a way of being—not of phrasing. It is the elegant yet refined quality of the W. A. Milligan line of jewelry, better than the most convincing statements we may make, which assures pleased customers for you as well as us.

Pleased customers mean more sales and better profits.

W. A. MILLIGAN & CO.
LIMITED
137 Jarvis St. TORONTO

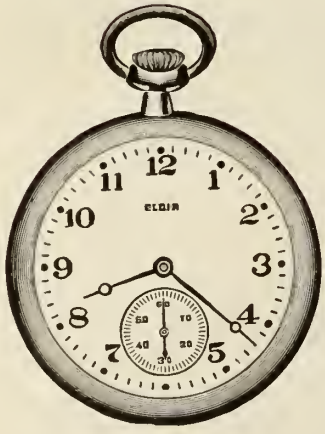
ELGIN

and

"The Spirit of Achievement"

The Canadian Elgin Watch Company, believing that we are entering upon a season of enlarged activities, is continuing and extending its advertising campaign, with a view to still further popularizing the Elgin Watch.

Metropolitan Dailies from the Atlantic to the Pacific and the dominant Canadian Magazines are being used, and it is hoped that the campaign will be helpful to all those handling Elgin Products.



The

Canadian Elgin Watch Company

LIMITED

Traders' Bank Bldg. :: Toronto

DO YOU

want mere money profit or permanent reputation for quality service, as well?

Outside of the fact that articles of jewelry, silverware, etc., sell better when attractively displayed—don't you think your customers appreciate the neat, artistic appearance added to your entire store through dignified quality Display Cases and Cabinets?

BENEFIT—

from our thirty years' experience in Quality Cabinet Making.

Oak, Mahogany and Walnut Cabinets and Tables, Satin or Velvet Lining.

ALSO
SMALL JEWELRY
AND
RING CASES

The J. Coulter Co. of Toronto, Ltd.

82 Chestnut Street :: ***Next the Armouries***

Educate Your Customers

As a dealer in watches, you know that the accuracy and wearing quality of a movement depend very largely upon the case.

Then advise your customers not to have a watch fitted with a "cheap" case. They will find out you are right; and it will make them your friends.

Winged Wheel cases are moderate in price; but they are not "cheap."

Whether of Cashier quality (extra quality gold filled), Fortune quality (standard gold filled), solid gold or silver, they are genuine in material, perfect in workmanship and beautiful in design.

They afford lasting protection for any movement.

WING WHEEL

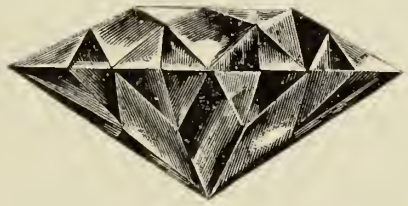
The Trade Mark of Quality

The American Watch Case Co.
of Toronto, Limited

511 King Street West TORONTO

J. BOAS DIAMONDS J. BOAS DIAMONDS

J. BOAS DIAMONDS J. BOAS DIAMONDS J. BOAS DIAMONDS J. BOAS DIAMONDS



Our line of Diamonds runs from 250 stones to a Karat to 4-Karat stones, with full range of sizes in between. We have these from the very finest quality to assortments in the medium grades in all sizes.

As we are getting fortnightly shipments from the world's markets, our stock is kept most complete.

Our policy is to handle loose diamonds exclusively, therefore are in a position to offer you our services as diamond experts.

J. BOAS

Diamond Merchant

710 Lumsden Building TORONTO

J. BOAS DIAMONDS J. BOAS DIAMONDS

M. LEWIS MITTENTHAL

Loose Diamonds

takes pleasure in announcing to the trade that upon his return from Amsterdam, Holland, about the end of February he will carry an increased stock of LOOSE DIAMONDS.

As Mr. Mittenthal is devoting his personal attention to the buying and selling, and all his efforts are concentrated on Loose Diamonds only, the trade will benefit by the lesser expense incurred in this manner.

Mr. Mittenthal's prestige and experience have been built up on over fifteen years' experience as an active member of the firm of I. L. Michalson & Sons, Limited.

These facts will serve as an introduction to those Jewelers who have not yet met Mr. Mittenthal personally.

Selection parcels sent on approval.

M. LEWIS MITTENTHAL

344 Mountain St. Montreal

Cromwell

Looking ahead to spring

Judging from all signs, the winter plans of maids and men will end in the usual weddings. There should be more this spring than usual. Certainly, the demand will be for high quality goods.

Do not be content with your usual spring sales. Plan now to offer 1847 Rogers Bros. brand—the gift-favorite for seventy years. No better plate is made; none is better known. Those who prefer it are generous buyers in all lines.

MERIDEN BRITANNIA COMPANY, Ltd.
Hamilton, Ontario

1847 ROGERS BROS.
SILVERWARE

The Family Plate for Seventy Years

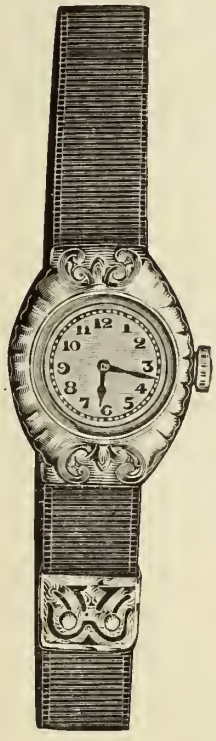
HAMILTON WATCHES

THE AMERICAN STANDARDIZED WATCH Sold by High Class Jewelers Only

The Canadian Ball Watch Company, Limited

CONFEDERATION LIFE BUILDING, WINNIPEG, MAN.

ELBICO
WATCHES
In all Sizes and Grades



MARS

Made in 8¾, 9¾ and 10½ ligne.

Silver, Filled, and Gold Cases,
Ribbon or Sturdy Bracelets

Anticipate your wants for the year, and order now from our travellers.

HAMILTON AND WALTHAM MOVEMENTS

AMERICAN WATCH CASE CO. CASES

Gold and Gold Filled Jewelry
In Large Variety

Diamonds—loose and mounted

The LEVY BROS., CO., Limited
HAMILTON, ONT.

RINGS
RINGS
RINGS

By selecting a full line of our newly completed samples of ladies' and gent's solid gold rings, displays will be made more attractive than ever.

First-class material and workmanship guaranteed. Finish and durability of our articles are unexcelled.

Better facilities for manufacturing will enable us to render better service.

Enquiries invited for the following:

Onyx Cameos

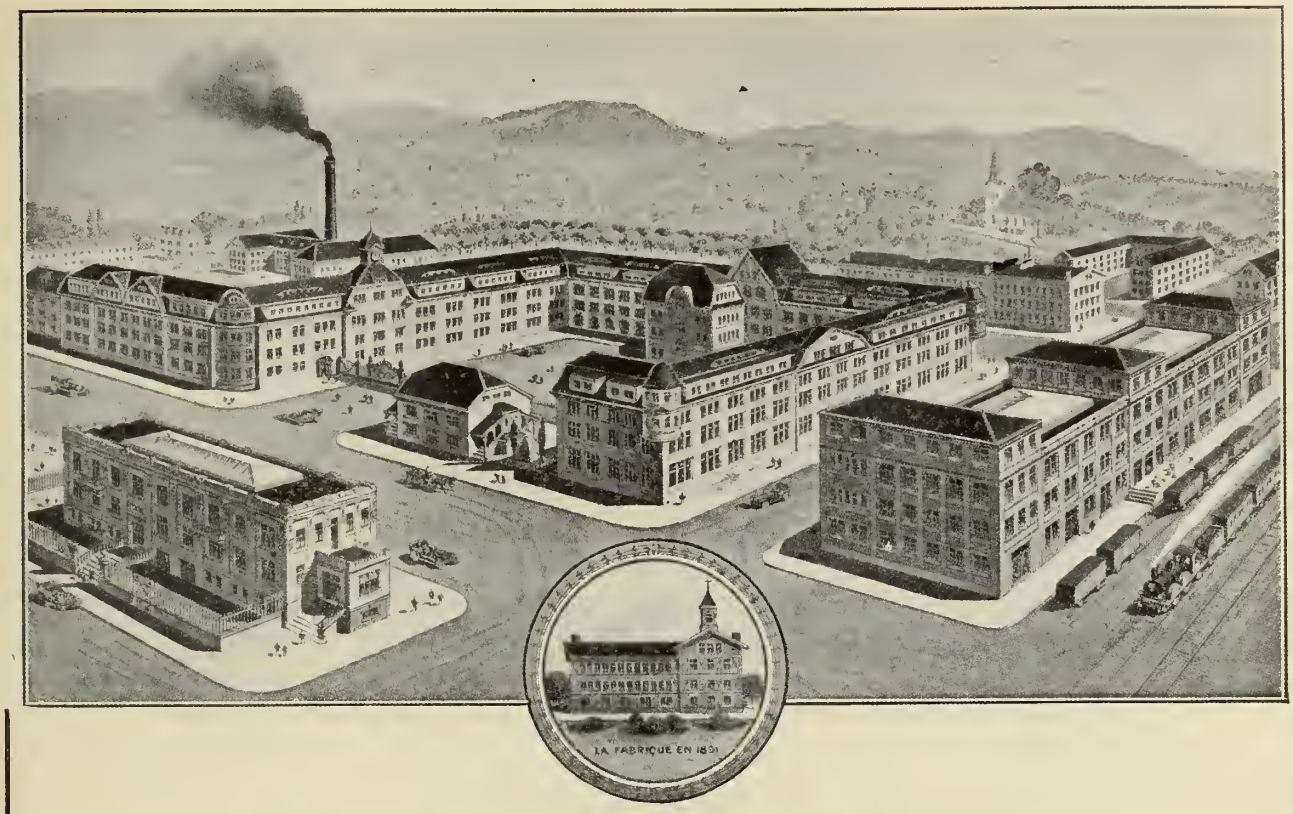
Onyx, pearl and diamond combinations.

Emblem and Signet Rings in 10 and 14k gold.

John Sweet & Co., Limited

Canada's Most Progressive Ring Manufacturers

HAMILTON CANADA



THREE REASONS:

Why you should place your orders early with your Jobbers for

TAVANNES WATCHES

First —Communications from Switzerland state that Watch Factories are overwhelmed with orders, and consequently cannot fill orders on short notice.

Second—The TAVANNES WATCH is enjoying a reputation for reliability, and should you not obtain your supply at once, you take the risk of a delay which will prove disappointing.

Third —Mr. Alfred Schwob has left for Switzerland, and can give his personal attention to any import orders received while he is over there. This is your opportunity to avail yourself of a stock of the famous

TAVANNES WATCHES

SCHWOB BROS.

701 McGill Building - MONTREAL

General Agents, Tavannes Watch Company.

Tools of Quality

Made by Kendrick & Davis, Lebanon, N.H.

Combination Set of Balance Tools

No. 25A. Complete Set $3.45

Consists of one screwdriver for balance screws, one combination balance screwdriver and holder, one balance screw miller with double end cutter for cutting under the heads of screws.

A useful combination at less than the cost of the tools when purchased separately.

Sold in Canada by

E. & A. GUNTHER COMPANY, Limited

310 SPADINA AVE. TORONTO

V. T. F.

WATCH GLASSES

IN A CLASS BY THEMSELVES
ORIGINAL AND UNIFORM QUALITY
ABSOLUTELY MAINTAINED
NO INNOVATIONS
IF YOU WANT THEM, YOU CAN GET THEM
TAKE NO EXCUSES
ACCEPT NO SUBSTITUTES

E. & A. GUNTHER CO., LIMITED

SPADINA AVE. TORONTO

THE NEW HAVEN CLOCK CO.
NEW HAVEN CONN.

THE Demand for the Pocket Watch with a Radium Dial is greater than ever.

The Watch that will Tell the Time in Darkness, has a Big Lead over the Watch with an Ordinary Dial.

THE NEW HAVEN WATCH

With Radium Dial

Has Great Luminosity and a reputation for being **ON TIME.** A Guaranteed and Dependable Watch.

You Can Obtain Them From

E. & A. GUNTHER CO., Limited

310-316 Spadina Avenue, Toronto

$5.00 each Trader List.

Bracelet Watches—

8¾, 9¾ and 10½ ligne Swiss movements that are guaranteed, we have them in the staple and all the latest fancy cases.

For Spring and Fall Delivery.

Diamonds—

Loose and mounted, up to one carat in good commercial grades.

Special Attention Given to Approbation Orders

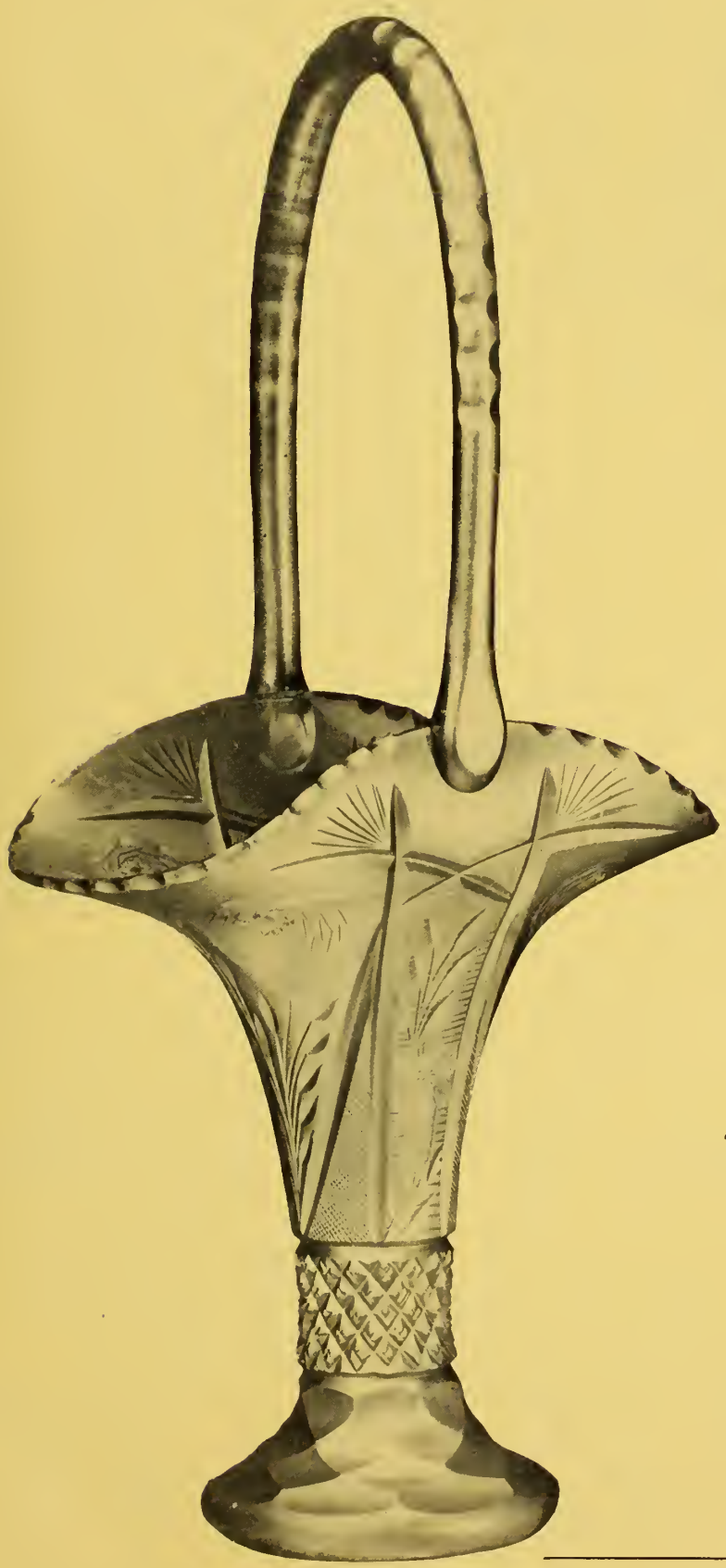
M. MICHALSON & CO.

Importers of

DIAMONDS, WATCHES AND JEWELLERY

Power Bldg., Craig St. West - MONTREAL

For EASTERTIDE



Flower Baskets, Vases, and Fern Dishes

of

Real Heavy Glass, artistically cut to bring out the full radiance of potash glass.

See our catalogue and write for immediate shipment to our selling agents

Messrs.
The Goldsmiths' Stock Co. of Canada, Ltd.
50 YONGE ST., TORONTO

RODEN BROS., LTD.
Manufacturers
TORONTO

Twilite Radium Dial One day alarm clock 6½ in. high

Don't Miss Those Dollars

that flow in from selling Gilbert Radium Dial Clocks. Hundreds of dealers in Canada and the "States" are doing it and piling up profits.

GILBERT

Night and Day Radium Dial Clocks

arouse desire by their refined appearance, pleasing lines, and their outstanding feature of "Making night-time plain as day." Their markings of concentrated radium placed beside numerals and pointed to by radium-treated hands banish all blur. Night-time plain as day—guaranteed for at least five years. Display them and they'll win the dollars.

Obtainable from Goldsmiths' Stock Company of Canada, Toronto, Ontario. Write to-day.

DEPT. C.J.

William L. Gilbert Clock Co., Makers of Good Clocks since 1807 at **Winsted, Connecticut**

Wilmort

TRADE MARK REG. U.S. PAT. OFFICE

Ash Tray

With Pipe-Emptying Prong

This double-duty tray is the last word in convenience for the pipe-smoker. The handy little prong is an exclusive feature of the Wilmort.

Every pipe-smoker will want the Wilmort. It's the latest and best gift leader for men. Metal construction, strong, neat, handsome. Two sizes, several models, wide range of prices. Write us for trade prices and particulars.

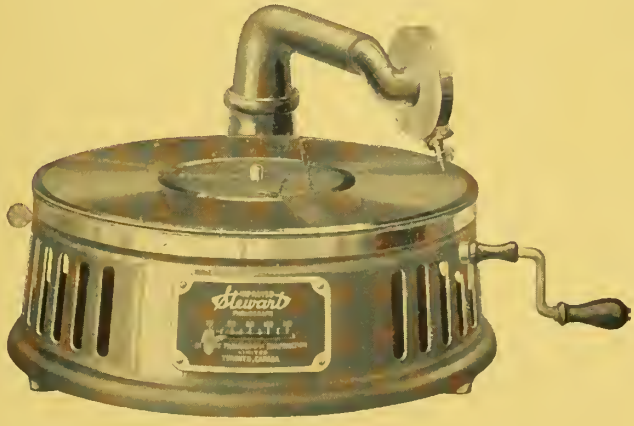
The Goldsmiths' Stock Co. of Canada, Limited

TORONTO

$50,000 will be spent this Spring creating a demand for

IMPROVED Stewart PHONOGRAPH

The "House of Goldsmiths'" are prepared to handle your orders on a one day shipment basis. We have anticipated a big demand from the advertisements that will appear all over Canada, and can positively ship your order for Stewart's the same day it is received.



Quantities—2 to 5
$18.00 each

Quantities—6 and over
$16.00 each

Carrying Case, $11.00 each extra

Prices—Nett Cash Catalog List

SELLING AGENTS :

The Goldsmiths Company of Canada Limited.

Diamonds, Rings, Brooches, Pendants

Are but a few of the many lines set and manufactured at our entirely Canadian Plant

20th Anniversary

1920 is the 20th Anniversary of the establishment of Roy Company Limited. Twenty years of good-will, increasing prestige and satisfied customers.

Quality

Roy goods are guaranteed to be of First Quality — in design, workmanship and finish.

Service

Our plant has been enlarged and our staff increased, so that 1920 will be "Service" year.

Your every requirement will receive prompt attention.

" You can get it quick from Roy's"

IS OUR MOTTO

ROY COMPANY LIMITED

Roy Building **21-23 River St.**

TORONTO

A. E. Archer
Western Representative

P. Bradhurst
Toronto Representative

Nelson Reynolds
Eastern Representative

GUARANTEE

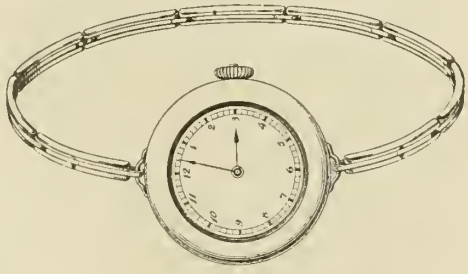
We will replace without question, any link or links which have been broken, bent or damaged through reasonable cause.

CLOSED OPEN

Protection

To the Trade:

To insure against future trouble, against dissatisfied customers or expensive repairing—make sure you specify *Goldstein* bracelets when ordering watches or movements from your jobber.



Sold by American Watch Case Co., Waltham Watch Co. and all leading jobbers.

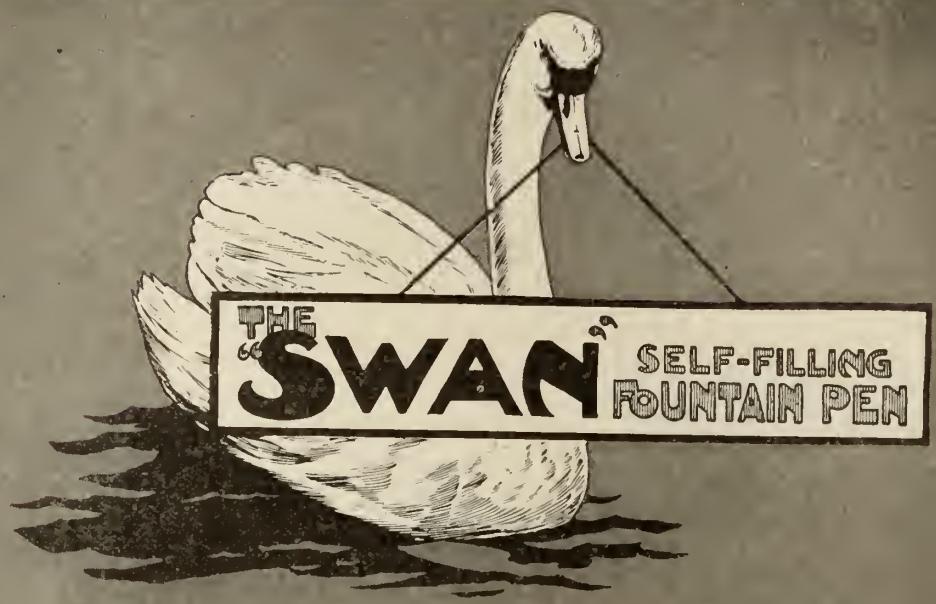
The Goldstein Jewelry Mfg. Co.

Limited

Manufacturers of High-Class Platinum and Gold Jewelry

180 John Street, Toronto

"SWAN" FOUNTAIN PENS



Nickel Clips - 25c. extra
Rolled Gold Clips 50c. extra

"The Pen with the smoothest Gold Nib"

Swan Fountain Pens are made in All Styles

STANDARD SAFETY SELF-FILLING

And in a variety of sizes and points to meet every requirement. The heavy demand for fountain pens, together with the shortage of stock, has undoubtedly left your assortment very depleted, and we are now able to supply your needs and give your orders prompt attention. Stocktaking order sheets on request.

Mabie Todd & Co., Toronto

How to Get the Most Out of Our Advertising

The extensive advertising we do benefits every dealer handling Ingersoll Watches. But the dealers who get the greatest amount of benefit from this advertising do three things:

1st. They keep some signal in their window—a small sign or fixture — to remind the passers-by that they have the "Ingersolls" advertised.

2nd. They make a large display occasionally to connect up with specific advertisements, using the special display material which we supply from time to time.

3rd. They carry a full line of "Ingersolls" so as to be able to supply all models advertised.

It pays in more ways than one to carry a full line of "Ingersolls." Besides being able to supply all models advertised, you are able to appeal to more customers. People's tastes differ in watches as in other things—that is the reason we make a line of watches.

Then, too many times a customer comes in to buy a Maple Leaf or one of the other low-priced models. By having an assortment of "Ingersolls" to show him, you can quite often sell him one of the higher-priced instead of the low-priced one. This means a larger profit for you.

ROBT. H. INGERSOLL & BRO.
Canadian Factory and Offices
128 Bleury Street, MONTREAL, Que.

Mire Bros.

IMPORTERS AND CUTTERS OF

DIAMONDS

New Birks Building

Phillips Square

Montreal, P.Q.

Amsterdam **Write us for a Selection** *Antwerp*

CONJOINT JEWELRY CORPORATIONS

ORIGINATORS OF THE WHITE GOLD LINE

White Gold Mountings

CONJOINT WHITE GOLD MOUNTINGS have conquered the U.S. Jewelry market. There are reasons—

1. Our WHITE GOLD with its LASTING BRIGHTNESS finds its equal only in platinum.
2. Our ORIGINAL EXQUISITE DESIGNS.
3. Our PRICES and SERVICE.

Our Canadian representative is:

ROSLYN E. HART
TORONTO, ONT.

The People that Made White Gold Famous

CONJOINT JEWELRY CORPORATIONS

MAIN OFFICE 108 FULTON ST. NEW YORK.
UPTOWN SALES OFFICE, BUSH TERMINAL SALES BLDG
CHICAGO OFFICE HEYWORTH BLDG

When in Montreal

It will be to your interest
to spend an hour with

D. SHAPIRO

and have him display the fine line of

Platinum and Gold Watches made by

Ferrero (of Geneva)

famous for the production of unique cases and reliable movements

Also a complete line of precious and semi-precious stones, for

Guiseppe D'Elia

D. Shapiro

Canadian Representative

New Birks Building **Montreal**

An Invitation

ON February 16 and 17 the Convention of the Canadian National Jewelers' Association will be held at the Windsor Hotel, Montreal.

The Montreal members have arranged to give the visiting delegates a very interesting time, so that every one who comes will carry away pleasant memories of the Convention.

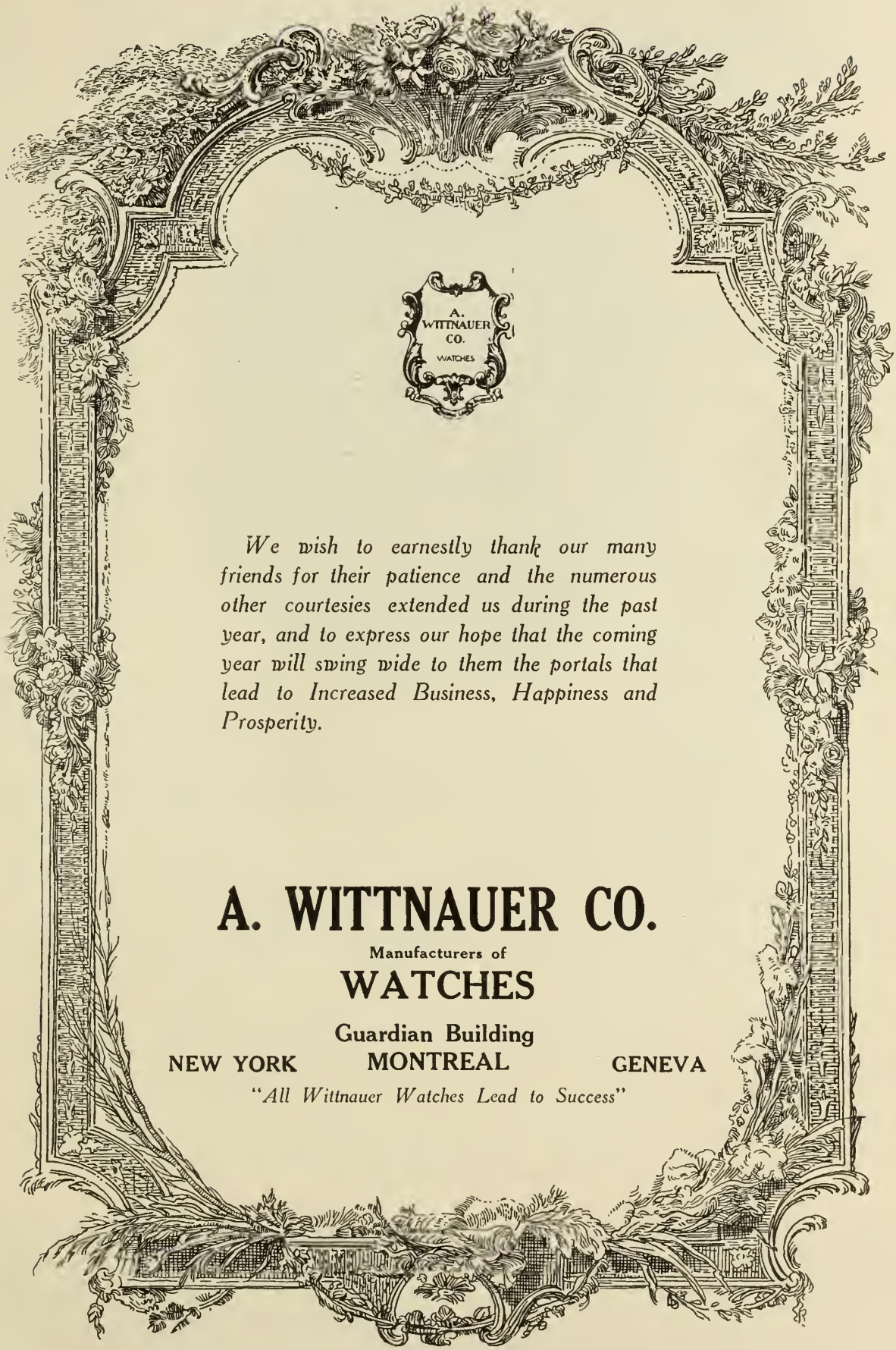
As may be expected, the social aspect of the occasion is being well looked after, and if any visitor fails to enjoy himself it will not be the fault of the Montreal members.

We take this opportunity to invite you to visit our offices while the Convention is on. Make our office your headquarters while you are here. The members of our staff will be on the *qui vive* to render you any service within their power.

Waltham Watch Company, Limited
MONTREAL

Makers and Distributors of
Waltham Products in Canada

Factories: Montreal, Canada - - Waltham, U.S.A.



We wish to earnestly thank our many friends for their patience and the numerous other courtesies extended us during the past year, and to express our hope that the coming year will swing wide to them the portals that lead to Increased Business, Happiness and Prosperity.

A. WITTNAUER CO.

Manufacturers of

WATCHES

Guardian Building

NEW YORK MONTREAL GENEVA

"All Wittnauer Watches Lead to Success"

PAR PLATE

100 per cent Value

Extensive national advertising has done much to establish the name Par Plate in the mind of the housewife who is looking for silverware values.

In its own price range, the value of Par Plate is just as unmistakably fixed as that of Community Plate.

Par Plate bears a good old-fashioned A1 plate. It is the first silverware in this grade ever backed by a definite quality guarantee.

Now is the time to display your line of Par Plate. The steady rush of the after-Christmas bargain-seekers will enable you to realize frequent sales in this line.

Its patterns were originated by the same artist who created the beautiful Community Plate designs, and will make a particularly attractive window or counter display.

ONEIDA COMMUNITY LIMITED
Niagara Falls, Ontario

THE TRADER
With Which is Incorporated
THE CANADIAN JEWELER
Official Organ of the Canadian Jewelry Trade

Vol. L. Toronto, Canada, February, 1920 No. 2

The Montreal Convention

"What are we Going to Make the National Association do for Us?"
is the Question this Year

AS matters are shaping, the first annual convention of the Canadian National Jewelers' Association, to be held in Montreal on Monday and Tuesday, the 16th and 17th of this month, will be a meeting that will live long in the memory of the trade. In importance it will stand second only to the gathering in Toronto a year ago at which the association was given birth.

At that meeting the great question was, "How shall we organize?" Recent events had then shown the need of an association of jewelers, if only for the purpose of self-defence, and to prevent threatened persecution—perhaps actual elimination—of the trade.

So that the association was formed, and the campaign for members began. Owing to the previous lack of unity in the trade, the vast territory which the C. N. J. A. sought to embrace, the apparent conflict of interests where in reality no conflict existed, and a certain amount of apathy on the part of those who were cynical as to the success of the effort—owing to these and other things the difficulties of organization were great.

Thus, while the association and its branches accomplished much in forwarding the interests of the trade at Ottawa, and achieved a good amount of pioneer work and experiment with regard to uniform minimum repair price lists, the chief effort may be said to have been directed toward extending the organization, and in this the most noteworthy success was achieved.

There has at times been an inclination from various sources to enquire as to what the association was really accomplishing—what its members were receiving in return for the fees they paid in. As to this, aside from what has been done since the formation of the C. N. J. A., sufficient was accomplished by its instigators even before its birth to compensate not only for the fees of the first year but those of several years to come. The reduction of the excise tax alone answers for this; and if no achievement of equal importance has been noted since then it is only because no equal crisis has arisen.

Hence the new association, for the year 1919, was able to direct the bulk of its efforts to the work of organization.

But now the rough work in this connection has been practically completed. The framework is up. Branch organizations form an almost unbroken chain from coast to coast. During January, organization of the four western provinces was completed; and in the early part of February several of the remaining links in the east are to be forged.

So that this time the question with which jewelers will approach the convention is, "Now that we have our organization, what are we going to make it do for us?"

That will be pretty much the key-note of the sessions in Montreal this month. Aside from the formal opening speeches and reports, only one set address has so far been placed on the programme, in order that as much time as possible be left for the introduction and free discussion of any questions of moment that any member may have to bring up.

One of these, of course, will be the proposed uniform minimum-repair-price-list. Another will have to do with seeking remuneration for railroad watch inspectors, which will be dealt with at a meeting of the watch inspectors themselves. Others will arise out of the resolutions passed by the various provincial associations at their organization meetings.

In addition, the Montreal District Jewelers' Association have arranged to sandwich in a gratifying amount of entertainment for their brothers from out-of-town.

As it appears at present, although certain alterations may be made before the convention date, the programme will be roughly as follows:

Monday morning—business session of the executive and registration of members.

Monday afternoon—registration of late arrivals followed at 2 o'clock by a sleigh drive around the mountain, which in turn will be followed by the opening session for the address of welcome, the President's address, reports (including report of nominating committee), and appointment of committees.

Monday evening—meeting of watch inspectors.

Tuesday morning—business session.

Tuesday afternoon—business session; election of officers; report of committee on resolutions.

Tuesday evening—banquet.

Numerous enquiries have been received as to whether individual members were eligible to attend. All members are eligible, and not only so, but the executive is anxious to have a good individual attendance in addition to delegates from district associations, as by this, to a large extent is the success of the convention to be measured.

Proposed O. J. A. Price List

AFTER several meetings had been held and opinions obtained from as many as possible authorities on the subject, the committee appointed by the Ontario Jewelers Association to draft a propsed minimum price list on watch repairing reported the following schedule early in January:

WATCH REPAIRS	7.15. 17.J. Regular	Railroad or Higher Grades	O size to 10 ligne	Under 10 ligne
Barrel	$2.50	$5.00 up	$2.50	$3.50
Barrel, arbor	2.50	3.50 up	2.50	3.50
Barrel, hook	1.00	1.50	1.00	1.50
Bushings	1.00	....	1.00	1.00
Balance Staffs	2.50	3.50 up	3.00	4.00
Balance Staffs, hand made	4.00	5.00	4.00	5.00
* Conditioning	2.00	3.00	2.50	3.00
Conditioning, cheap timers	3.00	....	....	....
Conditioning, repeaters	10.00 up	...	....	....
Centre Pinions	3.00	3.50	3.50	5.00
Clicks	1.00	1.25	1.50	1.50
Click Springs	1.50	1.50	1.50	2.00
Case Screws, (see screws)	.25	.25	.25	.25
Demagnetizing	1.00	1.00	1.00	1.00
Dials	2.50	4.50	2.50	2.50
Dust bands	.50	.50	.50	.50
Hair spring, flat	2.50	....	3.00	4.00
Hair Spring, Breguet	3.00	4.00	3.50	4.50
Hair spring, collets or studs	1.50	1.50	1.50	1.50
Hands, Common, each	.35	.50	.35	.35
Hands, radium, each	.75	.75	.75	.75
Hands, composition, gilt, ea.	.50	.50	.50	.50
Jewels, balance hole	1.50	2.50	2.00	2.50
Jewels, cap	1.50	2.00	1.50	2.00
Jewels, centre	2.50	3.00	3.00	3.00
Jewels, plate	2.00	3.00	2.50	2.50
Jewels, pallet	2.00	2.50	2.50	3.00
Jewels, rollers	1.50	2.50	2.00	2.50
Mainsprings	1.50	2.00	2.00	2.50
Mainsprings, cheap timers	2.50	....	....	....
Mainsprings, chronographs	5.00	....	....	....
Pallet Staff	2.00	2.50	2.50	3.00
Pinions, centre	3.00	3.50	3.50	5.00
Pinions, cannon	2.00	2.50	2.50	4.00
Pinions, 'scape	2.00	2.50	3.00	4.00
Pinions, 3rd & 4th	2.00	2.50	2.50	3.00
Pinions, made to order	3.00	3.50	3.50	4.50
Ratchets	1.00	1.25	1.50	1.50
Regulators	2.50	3.00	2.50	3.50
Roller tables, single	2.00	....	2.50	3.00
Roller tables, double	2.50	3.00	3.00	3.50
Springs, yoke	2.00	2.50	....	....
Springs, click	1.50	1.50	1.50	2.00
Springs, setting, winding, etc.	1.50	2.00	1.50	2.00
Springs, special to order	2.00 up	...	....	....
Screws, case	.25	.25	.25	.25
Screws, timing	1.50	2.00	1.50	1.50
Screws, all steel	.25	.25	.25	.25
Screws, special or left hand	.50 to $1.00			
Wheels, 3rd, 4th & scape	2.50	3.00	2.50	3.50
Wheels, scape steel	3.00	3.50	3.00	4.00
Wheels, centre composition	2.50	3.00	2.50	3.50
Wheels, hour or minute	1.50	2.00	1.50	2.00
Wheels, winding	1.50	2.00	2.00	2.50
Wheels, ratchet	1.50	2.00	2.00	2.50

* Conditioning means what was formerly done under the heading of "cleaning," the use of which is no longer considered desirable.

Watch Glasses—

Geneva or Miconcave	.50
Lentille	.75

Chronographs and Repeaters—

Conditioning chronographs	$2.50 up.
Conditioning split seconds	4.00 up.
Conditioning ¼ hr. repeaters	7.50 up.
Conditioning minute repeaters	10.00 up.
Mainsprings, chronographs	2.50 up.
Mainsprings, split seconds	3.50 up.
Mainsprings, ¼ hr. & minute repeaters	$4.00 to $6.00 according to work.

Other repairs on above about double regular watch repairs.

Case Repairs—

Crowns, nickel, .75; silver, $1.00; g.f.,	$1.00 up.
Bows, nickel, .50; silver, .75; G.F., $1.00 to $1.50; gold, $2.50 to $5.00.	
Bushing Pendants	$1.50 up.
Springs, fly	1.50 up.
Springs, lock	2.50 up.
Sleeve and stem, each $1.00; together,	$1.50
Bracelet, stem and crown	2.00
Bracelet, stem and crown, convertible	2.50

CLOCK REPAIRS	Alarm	Intermittent	1 and 8 day	French Time	French Strike
Conditioning	$1.00	$1.50	$2.00	$3.50	$5.00
Springs	1.00	1.50	2.00	3.00	4.00
Hands	.25	.25	.50	.75	.75
Glasses	.50	.50	..	..	..
Pendulum Rods	..	..	.75	.75	.75

Grandfather clocks—Conditioning, $7.50; Cords, $2.00 each.

Mantel Chime clocks—Conditioning, $5.00 up.

Hall Chime clock—Conditioning, $10.00.

Best plan for most repairs of this class is to charge on a time basis. All time to be counted.

Copies of this list were sent to the secretaries of the various local associations throughout Canada, with the suggestion that an effort be made at the convention in Montreal, Feb. 16th and 17th, to have the list adopted, with or without modifications, as the standard for the whole of Canada. Since then, however, the suggestion was made by Mr. W. G. Young of London, speaking before the convention in Vancouver, that two lists should prevail—one from Winnipeg to the east coast, and the other from Winnipeg to the west coast. The object of this proposal was to make allowance for the higher costs prevailing generally throughout the west.

Following announcement by the Ontario committee of the draft price list referred to above, the Toronto Jewelers' Association held a meeting on Jan. 13th to consider the list. With a few minor changes, referred to below, it was decided to adopt it.

Recognizing the necessity of some better system of remuneration for the watch and clock repairmen, the association decided to appoint a committee to meet representatives of the men (who returned unconditionally from strike during December) and discuss with them the practicability of adopting the amended list, paying the men 45 per cent. of receipts for repairs on this basis.

The meeting had decided to give the amended list a try-out for five months, and the men proved agreeable to a similar trial for their part on the proposed basis of payment.

While it is left for each employer to make the necessary arrangements with his employes, it is expected that practically all members of the T. J. A. employing watch repairers will fall in line with this agreement.

It was also agreed that all repairs under this list should be guaranteed for three months only.

The amendments made for use by the Toronto Association were as follows:

Clicks, under second column: for "1.25" read "1.50."

Ratchets, second column: for "1.25" read "1.50."

Chronographs and Repeaters: for "2.50, up" read "5.00," for "4.00, up" read "7.50," for "7.50, up" read "10.00," for "10.00, up" read "15.00 to 20.00."

Clock repairs, under last column read "up" after each price quoted.

Grandfather Clocks: for "$7.50" read "$7.50, up."

In final note: for "most repairs of this class" read "clock repairs which are called for and delivered."

THE TRADER

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Across the Continent

WITH the organization of the Victoria Jewelers' Club, the Canadian jewelry trade may now be said to have a string of organizations stretching across the entire country from Atlantic to Pacific. Such a result could hardly have been considered possible a few years ago; it is now an accomplished fact and the movement is only in its infancy.

The most recent organization on Vancouver Island was the culmination of the tour undertaken by Mr. W. G. Young, Vice-President of the C.N.J.A. for Ontario, and Mr. O. M. Ross, Secretary-Treasurer of the same organization, through the Western Provinces at the request of the National Executive. In view of the convention to be held in Montreal this month, it was felt that it would be very desirable to ascertain the feeling of the western trade with reference to organization and, if it were favorable, to have each province form its own association.

The result of the trip has been even greater than the most optimistic could have predicted. Not only were the Western Provinces found in a sympathetic mood, but even more advanced than their colleagues in the East and only awaiting an opportunity to take definite action. So that in the short space of a week, Provincial associations have been formed in Manitoba, Saskatchewan, Alberta and British Columbia, with strong executives and an apparent determination to eradicate abuses and place the jewelry trade in its rightful position in the commercial world.

There have been good conventions in Eastern Canada, but not very often have retail jewelers there cared to give up more than one day to a meeting. It came therefore as something of a surprise to find that men in this part of the country would travel two days and two nights to reach the place of meeting. This was necessary for a number of the delegates and almost all of the visiting men had to travel long distances in order to be present: and when jewelers are willing to sacrifice their time and money to such an extent, some idea may be gained of the earnestness of purpose that possesses them. And this affords the keynote to all the western meetings. They were marked by seriousness, by an appreciation of what great results for the trade might be achieved and by a high-minded sense of what the jewelry trade owed to the public.

The spirit of the West was manifested in every meeting and it would be difficult to differentiate with reference to the good feeling displayed at each meeting. There was always an atmosphere of fellowship, of real fraternity and brotherhood that was an inspiration to the Eastern visitors. Everywhere the same feeling was found, a hearty welcome, a keen desire to hear everything about this new movement, a full appreciation of its possibilities and a strong determination to line up every man in each province, so as to give the greatest possible impetus to the association idea.

Perhaps the most outstanding fact in the trip was the general acceptance of the idea that the inclusion of all branches of the trade in one organization could work out only to the ultimate advantage of all concerned. Differences with individual wholesalers and manufacturers were not forgotten, but the proposal to link up all three branches in one body and work out the salvation of the entire trade was accepted as an indication of the new order of things that is to obtain in all departments of commerce.

Nor was there any lack of appreciation of the fact that there were men in the East with vision and foresight enough to send out two delegates across the country with a message of goodwill and fraternity to their colleagues in business. It had never been done before by any purely trade organization and its success could not have been predicted, but the result has shown that it was one of the best strokes for securing cohesion among jewelers everywhere that could have been devised.

An understanding of how the Western trade views the movement may be gained from the fact that three of the Provincial Associations have decided to place the annual membership fee at ten dollars, five of which is to go to the national organization.

The association idea started in the East with the fee placed at one dollar and this was all that the National organization asked from its retail members. One of the Ontario districts was venturesome enough to place its fee at $5 and give two dollars to the National. This was then made effective in Ontario but to Saskatchewan belongs the honor of being the first to enter the ten dollar class. In Manitoba, the Ontario schedule of fee was adopted with little discussion, but at Regina, a bright mind enquired if it would not be worth while to make it a real association, because what they got out of it would be governed largely by what they put in. As a result the annual dues were palced at ten dollars and at the meetings in Calgary and Vancouver the example was followed with unanimity. Such a step affords a very striking commentary on the spirit with which the West has gone into the movement, and their action should certainly give a stimulus to the National executive to make the organization so effective as to be entirely worthy of such generous support.

The jewelry trade of Canada is certainly to be congratulated on the position it now occupies with reference to organization. The future is pregnant with potentialities, almost anything can be accomplished with such enthusiastic co-operation as is assured from the West. The convention in Montreal should mark a new epoch in the history of the trade, and with the new era should come an elevation of standards that would place the jewelry

business in its proper position as an artistic calling and give it a standing in the public estimation equal to that accorded other arts. The slogan for jewelers this month therefore should be "on to Montreal."

Pearls Going to High Mark

PEARLS have not been receiving the attention they deserve during the past few years, according to the gem experts. Diamonds have loomed large in the public eye and the spectacular increases in price have been blazoned far and wide, with the result that they have almost monopolized the publicity given to precious stones. But it should be borne in mind that everything that has been written about diamonds as to their increased values and future scarcity might be applied equally as well to pearls. Not only are they becoming more valuable through a lack of supply, but also they are being appreciated to a far greater extent in America than ever before. People of taste are learning to differentiate between garish displays and the rich, warm coloring that is given by a necklace of pearls. Retail jewelers, therefore, who happen to be fortunate enough to have pearls in stock should bear in mind that they will be much more valuable next year than now and that their value will continue to increase as time goes on. A most interesting statement of the pearl situation has been made by Ludwig Nissen, of New York, a gem expert of international fame. He recently said:

"The pearl business in the United States is still in its infancy. The reason for this is because they have become fashionable in this country only within the last fifteen or twenty years, while in Europe this gem has formed the height of ambition of a refined woman's adornment for the last century.

"Americans did not begin to appreciate pearls until so many of them began touring European countries. In moving in European society they began to realize that the American woman was far behind the European woman of equal social standing in the matter of refinement of personal adornment.

"From that period emanates the desire for peals by those in America who rank among the people of fashion. From that period also emanates the fact that pearls have become so enormously expensive that only the people of fashion can satisfy their desire to possess them. This is due, of course, to the fact that the pearl is becoming almost extinct as a product of nature.

"In olden times divers went to the bottom of the sea and brought up with them some of the oysters that they thought might contain pearls of sufficient size to be valuable. When they became so fashionable all over the world, the owners of the pearl fisheries, of which there has not been a new one discovered in more than fifty years, looking to the enrichment of themselves, employed the swiftest methods possible to bring the pearls to the market.

"This they have done, to the extent that the oysters which they have not brought to the surface they have driven away from the beds by the use of their grapples; and not having relocated them, the productions of pearls, particularly of any appreciable size, has practically ceased. Where you pick a peach blossom you cannot pick a peach."

During a sale of safety razors a drug store decorated its window accordingly and then captured customers with the sign: "Shave safely. If you do it right it is awfully simple; if you do it otherwise it is simply awful. Come in and we will show you the correct and easiest way."

Canadian Jewelry Imports

	Month of Oct.		Seven Months Ending Oct.	
Clocks, clock and watch keys, clock movements and clock cases—	1918	1919	1918	1919
United Kingdom	$ 28	$ 463	$ 1,033	$ 5,698
United States	41,134	72,916	420,205	434,548
Japan	.....	214	1,749	919
Other countries	.....	468	315	1,966
Totals	$ 41,162	$ 74,061	$423,302	$ 437,131
Watches—				
United Kingdom	$ 2,537	$ 18	$ 9,643	$ 2,436
United States	694	2,264	7,284	8,953
Switzerland	4,969	8,641	20,803	32,083
Other countries	.....	125	.....	2,002
Totals	$ 8,200	$ 11,048	$ 37,730	$ 45,474
Watch actions and movements and parts thereof, finished or unfinished, including winding bars and sleeves—				
United Kingdom	$ 1,112	.....	$ 9,252	$ 4,476
United States	80,388	118,814	540,293	619,756
France	2,301	965	3,303	1,498
Switzerland	49,841	76,151	306,121	446,222
Other countries	.....	.....	447	.....
Totals	$133,672	$195,930	$859,416	$1,071,952
Watch cases and parts thereof, finished or unfinished—				
United Kingdom	$ 287	.....	$ 702	$ 760
United States	7,148	$ 26,018	69,569	119,088
Switzerland	6,799	4,848	26,179	38,354
Other countries	.....	31	310	271
Totals	$ 14,234	$ 30,897	$ 96,760	$ 158,473
Glass balls, and cut, pressed or moulded crystal glass tableware, blown glass tableware, and other cut glassware—				
United Kingdom	$ 139	$ 1,561	$ 3,970	$ 7,627
United States	28,372	58,861	265,029	328,463
Japan	142	474	948	883
Other countries	258	979	703	2,544
Totals	$ 28,911	$ 61,875	$270,650	$ 339,517
Silver bullion in bars, blocks, ingots, drops, sheets or plates, unmanufactured—				
United Kingdom	.....	.....	.....	.....
United States	$149,182	$714,218	$969,137	$2,854,262
Other countries	.....	.....	.....	.....
Totals	$149,182	$714,218	$969,137	$2,854,262
Electro-plated ware and gilt ware, n.o.p.—				
United Kingdom	$ 1,399	$ 10,391	$ 10,245	$ 33,905
United States	4,010	19,934	66,970	138,394
France	168	293	1,379	1,168
Other countries	18	.....	80	122
Totals	$ 5,595	$ 30,618	$ 78,674	$ 173,589
Sterling or other silverware, n.o.p.—				
United Kingdom	$ 3,045	$ 4,229	$ 9,677	$ 28,048
United States	424	10,242	24,661	50,771
Other countries	47	.....	74	932
Totals	$ 3,516	$ 14,471	$ 34,412	$ 79,751
Manufactures of gold and silver, n.o.p.—				
United Kingdom	$ 288	$ 858	$ 1,061	$ 2,683
United States	1,627	16,223	15,511	78,721
Other countries	94	29	1,137	616
Totals	$ 2,009	$ 17,110	$ 17,709	$ 82,020
Jewelery, n.o.p.—				
United Kingdom	$ 676	$ 5,374	$ 8,452	$ 23,430
United States	48,333	165,950	426,908	652,194
France	211	3,744	4,348	15,753
Japan	659	1,882	4,009	9,755
Other countries	47	61	480	466
Totals	$ 49,926	$177,011	$444,197	$ 701,598
Diamonds, unset—				
United Kingdom	$132,159	$354,312	$618,278	$1,589,549
United States	.....	551	.....	69,243
Netherlands	.....	111,938	.....	538,480
Other countries	.....	2,798	.....	9,989
Totals	$132,159	$469,599	$618,278	$2,207,261
Precious stones and imitations thereof, not mounted or set, and pearls and imitations thereof, pierced, split, strung or not, but not set or mounted—				
United Kindom	$ 5,201	$ 22,639	$ 19,504	$ 282,577
United States	11,558	14,937	46,275	74,069
France	890	13,790	30,120	58,554
Italy	448	6,039	3,400	8,745
Japan	133	141	1,449	6,225
Other countries	.....	1,083	449	8,600
Totals	$ 18,230	$ 58,629	$101,197	$ 438,770

Manitoba Jewelers Organize

By F. M. MARTER

WITH over fifty jewelers in attendanee and all branches of the trade and every portion of the province represented, "The Manitoba Jewelers' Assoeiation" emerged as a result of the eonvention of the eraft held in Winnipeg on January 12th and 13th. It was an enthusiastic gathering whieh met in the Board of Trade Building on those dates, imbued with the neeessity of organizing and attaeking their diffieulties and trade frailties with a united and resolute front. Consistent with this spirit the new organization was linked up with the C.N.J.A., which was most effeetively represented on the oeeasion by Mr. W. G. Young, of London, Ont., chairman of the Ontario Jewelers' Assoeiation, and Mr. O. M. Ross, of Toronto, secretary of the Dominion body.

Mr. Jabez Miller, of the D. R. Dingwall Co., Ltd., was eleeted chairman of the Manitoba Assoeiation, while J. H. Coehran, of Carman, was made viee-president and A. E. Rowland, secretary-treasurer. These, with the ehairmen of the districts yet to be outlined, will constitute the executive eommittee.

There was a fraternal spirit evident at the outset, whieh found added expression in the decision of those present to eall one another by their first names. It was searcely a decision, however. Rather it was an edict from George Markle, who, as the temporary chairman, presided throughout the proeeedings. The Rotarian plan beeame the order of the convention, and the ten cent fine for negligenee in this respeet was frequently paid, espeeially during the first hour.

With "Bill," "Olie," "George," "Arthur," etc., bandied about as the occasion demanded, the convention got to work. The procedure was business-like and direct, and when the eonvention was eoneluded, all of the essential details of the organization, ineluding the constitution, by-laws and other preliminaries, had been looked after. Interspersed in the proeeedings, however, were addresses by Mr. Young and Mr. Ross, both of whom rendered invaluable assistance in the organization work and in supplying data on the aims and achievements of the Dominion body, of whieh the Manitoba Assoeiation now beeomes a unit.

MR. GEORGE W. MARKLE.
Who acted as chairman throughout the sessions.

The dinner at the Fort Garry Hotel tendered by the Winnipeg members of the trade to their visiting brethren was the big soeial event of the eonvention. While Mr. Ross and Mr. Young were ealled upon for the major oratorieal roles, there were many speeehes, all of them in a happy vien, whieh augured well for the future good will in the association.

Mr. Markle opened the convention on Tuesday afternoon, January 13th, with an amiable little address, in which he explained that the ehief purpose was to form an organization. He scored at the outset when he suggested the opening of a box of eigars, a donation from one of the wholesale firms, and as the first rings of smoke began to aseend, his further pleas for informality met with a responsive reeeption. On a motion from Arthur Rowland he found himself legislated into the job of ehairman, whieh post he filled in a most aeeeptable manner. In introdueing Mr. Young and Mr. Ross, he paid a tribute to both gentlemen for the contribution they had made to the welfare of the trade.

"I saw a great deal of them when I was in the East," he declared, "and I believe the jewelry trade probably owes more to Mr. Young and Mr. Ross than to any two men in the business. They have eome a long way to help us, and I know that we are grateful."

The ehairman, however, was promptly reminded that he had violated his own ediet regarding the use of the word "Mr." He paid his fine; but as a matter of economy he called for eaeh delegate to rise and announee his first and last name. The members complied and introdueed many jocular comments at the expense of themselves.

Mr. Young was given a hearty reeeption on rising to speak. After a few introduetory amenities, he referred to the national association as a body great in spirit and destined to aehieve big things for the trade. It was essential, he said, for those engaged in the business to know eaeh other and be united in sympathetic eo-operation in the solving of problems and diffieulties whieh were everywhere eneountered. "Know thyself" had been the poliey of Germany for forty years prior to the war. The nation did know itself, but she was ignorant of her competitors. Her achievements had eollasped through the foree of her own perverted selfishness.

"The shrimps are not here to-day," he continued. "The small jeweler who is not getting along is absent—because he is small. And that is why he is not getting along. He is chewing the rag about his neighbors and saying that business is not what it used to be."

Mr. Young dealt with the broadness of the assoeiation. All branehes of the trade were ineluded. There had been some disposition at first to make the body a retailers' organization, he deelared, but the fallaey of this move was reeognized and no barriers now existed. As a tribute to the wholesale men he deelared that they had not shown the least sign of selfishness. Instead, they had evineed every disposition to serve the best interests of the trade, and serviee was one of the measures to sueeess.

"As soon as you begin to hate and display envy you begin to negleet business," he said. "You begin to lock the front door on the eustomer. It is a great thing to get together. I think God has given us mouths and stomaehs in order that men eould get together.

"The hope of this business is its downright decency," he eontinued. "If you don't intend to be deeent, go on home. Before a man ean be at his very best he must know the jobber, the people in his store, and his eompetitor aeross the way. He must know and think with them."

In dealing to some length with the policy of "knocking" and its boomerang effects, Mr. Young gave a number of examples of grievances which business men had in this direction. The manufacturer and the jobber were both interested in the welfare of the trade, he pointed out, and to always be attributing ulterior motives to them was both absurd and ethically wrong. A broad-minded, brotherly spirit made the business more agreeable. It yielded in the things which counted most, and in the end prosperity was equally inevitable.

"I really don't think there is as much meanness in these fellows as there is in that bunch down east," Mr. Markle enjoined jocularly.

"I don't think so, either," was the reply.

"I want to see my boy come into a business that is honorable," Mr. Young continued. "It is necessary. We will not be looked upon as honorable if we do not act that way. If it's money you are after, be decent. If it's social distinction, be decent. If it is the happiness which belongs to every man in boots, be decent. We have all got that little mean streak in us; but boys, let's get rid of it."

After commenting on the contribution the national association was making in this way, Mr. Young dealt with the matter of prices and the principle involved. These should not be gauged by the amount it was possible to get out of a customer, but, on the other hand, to sell things for less than they were worth was "immoral." It had a bad influence alike on the purchaser and on the dealer.

There were towns in Ontario, he declared, which were not good jewelry towns because of the poor class of jewelers there. The conception of the business on the part of the people there was a poor one, and for this the jewelers were responsible. In most cases there was plenty of business for all, but it would come only to broad-visioned merchants.

Mr. Young made some pertinent comments on the charge that jewelers dealt only in luxuries.

"You take the luxuries out of your home and what have you left?—a stove and a frying pan—perhaps a knife and fork. But no, you could eat with your hands. You take the aesthetic out of your home and what have you left? You haven't a home. You have a kind of thing that drives men to the barroom.

"The more civilized people become the better jewelry they wear and the better dry goods they wear. We think of the watches and clocks as the only essential thing, but there is not an article in your store which is not essential. We have the responsibility on us of raising the status of the community. The girl who wears a fur round her neck and likes it is a better girl. If we could get some conception of the elevated place we hold in the community—then our town, instead of being a second rate place, would become a good town and the people in it would become good people."

Some practical problems of the trade were then dealt with by the speaker, who contended that to do things for nothing gave people the impression that the work costs nothing. A jeweler could not afford to tighten eyeglasses and make no charge, he declared. Free engraving was another abuse, upon which he hoped the trade in the future would take a firm stand. The loaning of watches he described as a "rotten" practice. It was wrong to accommodate the wealthy doctor in this respect and refuse a similar service to the poor widow. It was "immoral" and the jeweler should not take it upon himself to arbitrate the needs of his customers in this respect. The only fair way was to discontinue the practice, he declared, but this often required courage.

"You won't drive away trade by giving the conception that you are honorable," he contended. "It is a great thing to think that we have a mission to make people think that our business is decent, necessary and honest. There are a great many little grievances and bickerings, but much of the difficulty is due to the fact that you cause the stories to circulate that are prevalent now. Make the business worth while for a worth-while man to be in. A business should be profitable, but there are greater things than profit."

In conclusion Mr Young declared that Mr. Ross and himself had come to assist in the organization of the new body. He offered to be of any service he could, and declared that he would be glad to answer any questions which might suggest themselves. He was accorded the heartiest of applause when he took his seat.

MR. JABEZ MILLER.
Chairman of the Manitoba Jewelers' Association.

Mr. Markle complimented the speaker on his able address, which he declared had given the members of the trade a veritable library of thought.

Mr. Dingwall declared that: "Bill has given us a sermon on decency that I don't think could be beaten. I have been in business since I was 18—"

Mr. Markle—"How long have you been in business?"

Mr. Dingwall—"Well, since I was 18. I am not stating how long that is, but it is not as long as my head would indicate."

Mr. Markle then introduced the bald question of policy, as to whether an association should be formed in affiliation with the C.N.J.A. The necessary motion was made by J. H. Cochran, of Carman, seconded by A. McIntyre, of Portage la Prairige, and was passed unanimously without discussion.

Upon the suggestion of Mr. Rowland, Mr. Ross was asked to give an explanation of the scale of fees which the affiliation with the Dominion body involved. He explained that the excise duty was responsible for the inception of the national association. It was realized, he declared, that if results were to be achieved commensurate with its aims it would have to rely on the larger firms for financial support, and consequently a manufacturer employing up to 50 men paid a fee of $50. A similar arrangement had been made as regards the wholesalers. Good progress had been made in the membership, he declared, and next year it was hoped to have all of the larger manufacturers and the rank and file of the retailers identified with the organization. The membership fee for a jeweler was $5, he pointed out, of which $2 went to the local association, $1 to the provincial body and $2 to the national organization.

To expedite the work committees were appointed to bring in reports on a constitution, a repair list, resolutions and membership. The committees were named by the chairman, who, by this time, was familiar with most of the members' first names. They were struck as follows:

Constitution—Percy Harwood, (chairman), J. H. Cochran, A. W. Myers, W. H. Brown and George Gable Mr. Ross was requested to act with this committee.

Price list—Charles E. Cole (chairman), A. McIntyre, W. S. Crawford.

Resolutions—D. W. Dingwall (chairman), John Westby, Carl Johnston and O. H. Pyper.

Membership—A. E. Rowland (chairman), Percy Harwood and Wm. Campbell.

The afternoon session then adjourned.

The dinner at the Fort Garry found the numbers augumented considerably by members of the trade, who were unable to be present at the afternoon gathering. George Markle presided over the function, and after a sumptuous meal, W. H. Brown, Fred Dudley, C. E. Cole and O. H. Pyper were called upon in the order named, to propose the toast to the national association. The speeches, all of them very brief, referred to the benefits which awaited the trade as a result of the organization movement which was in progress. Following the drinking of the toast "For they are jolly good fellows," was sung in a rousing manner.

The reply was made by Mr. Ross, secretary of the national association, who gave an entertaining summary of the achievements and aims of the Dominion body. Not a practical man himself, he declared it was always with a feeling of trepidation that he addressed any body of jewelers. But as a newspaper man he had been accustomed to writing upon all subjects, while as far as speaking to members of the jewelry trade was concerned, circumstances had resulted in this being a more or less frequent experience of late.

Hamilton, he declared, was the birthplace of the national association, and it was the excise tax which brought it into being. When it had been imposed the jewelers found that they had no association to speak for the trade. As similar difficulties were liable to appear at any time, the need of organization was recognized. The excise tax, however, had resulted in some benefits. It had created a desire for jewelry and it had produced a Dominion-wide consciousness in the trade.

The men who had been responsible for the organization of the national association believed that there should be no cleavage, as all members of the trade were bound together with a common interest. He had never been able to observe, he declared, that any section was trying to take advantage of any other section. As events had worked out, however, he believed that the greatest benefits had accrued to the retailer, but the national association put all on the same footing, and sought a fair deal for all.

To conduct an association embracing all branches of the jewelry business in Canada was no small undertaking, Mr. Ross declared, and the benefits sought could only be attained by the co-operation of the entire trade. The Canadian Manufacturers Association had been held up as a model for the jewelry organization. The C.M.A. had an office and staff equipped to be of service to its members, and he hoped that in the future the national association would be able to give a service which would meet the requirements of the jewelry trade.

Mr. Ross recalled the work of the National Jewelers Publicity Association in Chicago. Besides conducting a propaganda of editorial matter it had secured some $200,000 for an advertising campaign, a part of which, he expected, would be spent in Canada in promoting the jewelry trade. He also mentioned the specialized system of accounting for the jewelry business, which had been prepared for the use of the Americans engaged in the calling. Systems had been devised to meet the needs of the largest and the smallest stores, and the result of the efforts in this direction had been turned over to the research department of Harvard University for the final tests to be made. The national association had interested themselves in the matter, and it was hoped that the systems would be available in Canada on the same terms as in the United States.

Dealing with the false advertising act, Mr. Ross declared that it left something to be desired in the way of effectiveness. The association had interested themselves in the matter and had prepared an amendment to the act which, it was hoped, would pass the House at the next

A group of the Manitoba jewelers who met in Winnipeg, January 12th and 13th, to form the Manitoba Jewelers' Association. As the photograph was taken toward the close of the convention, many, unfortunately, were not in the group.

session. Infraction of the gold and silver markings act was another matter in which the association had interested itself and rendered service.

Mr. Ross congratulated the Manitoba association on its representative convention. He was satisfied that it fully represented the trade and that the members were alive to the situation. Organization meant material benefits for the members, but he believed that the spiritual side, the influence on a man's life, and the broadening which he secured as a result of the association with his fellow craftsman, was really the greatest of the benefits. The association, he contended, was destined for great achievements, but it needed undivided support. It would not survive on suspicion. On the other hand the feeling of confidence which would come from the knowledge that the other fellow was in this thing with them would make each member freer and happier.

It was just a little over a year since the association was organized, and a convention had been planned to be held in Montreal in February. It was especially desirable that westerners should attend. It would give zest to the movement and be a source of inspiration to the Dominion body. A warm welcome could be assured from Montreal, and a big program of entertainment was part of the allurements.

"Is Montreal as dry as Winnipeg?" Mr. Markle asked.

"I don't believe it is as dry as Winnipeg," Mr. Ross replied, "but it is dry enough to keep us all in good order."

Mr. Ross told his hearers that the watch inspectors would meet around the convention dates with the railway authorities. He concluded his remarks by appealing to the Manitobans to attend the gathering, since a good delegation from the West and the Coast would insure the success of the convention and of the movement.

The toast "To the jewelers of Ontario," was proposed by P. J. Harwood, of Brandon, and supported by F. C. Vickery, of Neepawa, A. E. Rowland and D. W. Dingwall, of Winnipeg, all of whom gave brief addresses in which felicitations and good will were expressed.

In the reply, Mr. Young, chairman of the Ontario association, gave a pleasing talk in which he dealt mainly with the ethics of the business, and the need of a jeweler realizing the status which would be his if he measured up to his community service possibilities. The day was coming, he said, when the jewelers would be brought closer together. This was the mission of the national association, but it would also teach men to learn in which direction their capacities lay and get them to apply them. If a man was in a business where his faculties got expression he became both happy and rich.

Mr. Young again commented entertainingly on some of the trade abuses, and dealt particularly with the habit of loaning watches.

"We have no right to do it," he declared—"no more right than to go into a laundry and ask them to loan us a shirt while they launder ours. Did you ever try that?"

Dealing with the problem of labor, Mr. Young called attention to the injustice of a common scale for all workers, while one man might be producing double what another turned out. A system whereby the workers would get what they were worth was the only fair basis. He commented upon the bonus system, which, he declared, was mutually beneficial to the employees and the employer. He was sure, however, that all of the trade problems would be worked out by the association, and it was gratifying to be convinced that the westerners would take an aggressive part in this work.

After congratulating Mr. Young on his address, Mr. Markle commented upon his conclusion that the jewelers were themselves largely responsible for the conditions under which they were doing business.

"The jewelers all over the world are regarded as a pack of thieves," he declared. "They are often accused of doing absurd things, but there are men in the business who do that sort of thing. If the national association can do anything it should remedy that. It will remedy it undoubtedly."

During the remainder of the evening a series of short addresses were called for and were contributed by A. W. Myers, L.H. Levi, Tom Port, Horace Dorer of Vancouver, and J. H. Curle, secretary of the Manitoba Retail Merchants Association.

Before the happy gathering broke up for the night a vote of thanks was tendered the Winnipeg hosts for the dinner, and A. E. Rowland invited the members to the Kiwanis Club luncheon at noon the next day.

The report of the resolutions committee introduced by D. W. Dingwall, was the first business of the Tuesday morning session. It recommended the adoption of the Ontario association's resolutions in their entirety, with the exception of the one which referred to the horological school in Toronto. This was deemed to be a local matter, upon which no pronouncement was necessary. A further resolution was added to the effect that it was in the interests of the trade to have a form of a watch guarantee drawn up which should be used over the whole of Canada. The report was adopted on a motion by Mr. Dingwall and seconded by A. E. Rowland.

Mr. Ross read the report of the constitution committee, which recommended a similar basis of organization to that adopted by the Ontario association. The only difficulty was that regarding the districts, and it was decided to leave the matter of subdividing the province in the hands of the executive. Bylaws were also passed similar to those in effect with the eastern association.

The suggested prices, giving the price-list committee's view as to what would constitute fair charges for watch repair work was brought in and adopted on a motion by C. E. Cole, of Portage la Prairie.

The slate of the nominations committee was adopted without comment, and as the chairman-elect, Jabez Miller, was absent, the vice-chairman, J. H. Cochran of Brandon, took the chair with a few appropriate remarks. A decision to leave the question of the time and the place of the next convention in the hands of the executive was the last business of the first Manitoba jewelers' convention.

Accounting System Ready

The long-promised "ideal accounting system for jewelers" has at length been completed by the Harvard Bureau of Business Research. This was undertaken at the instance of the National Retail Jewelers' Association of the United States, and efforts are being made by the C.N.J.A. to have it made available for the use of Canadian jewelers as well.

The chief aim of the system, as explained by Melvin T. Copeland, director of the Bureau, is to enable every jeweler, from the smallest to the largest, to obtain an accurate accounting of his costs of doing business. Those who already have good bookkeeping systems will need to make only slight changes to have their accounts agree with these standard forms, while for the smaller businesses simple forms are provided which will keep all the necessary records for use in the cost accounting.

Saskatchewan's Good Start

By J. A. Gibson.

JEWELERS, representative of all parts of the Province of Saskatchewan, met at Regina on Wednesday, January 15th, and organized the Saskatchewan Jewelers' Association which will be affiliated with the C.N.J.A. The convention was the first one of its kind ever held in the province, and 35 prominent members of the trade were in attendance at the session. Arthur L. Wheatley was elected unanimously as first chairman of the new organization, and in this capacity he will be *ex-officio* a vice-president of the C.N.J.A. The work of organization was very materially assisted by the presence of William G. Young of London, Ont., president of the Ontario Jewelers' Association, and Oliver M. Ross, secretary of the C.N.J.A.

One of the principal features of the convention was the community spirit which prevailed and the determination of the members of the association to stand by one another in mutual co-operation and to elevate the status of the jewelry business above that of a trade. One delegate at the outset of the meeting reminded the jewelers present that they are practising one of the world's oldest and most highly regarded arts, and that in their dealings with the public they should regard themselves not as tradesmen but as highly skilled artisans. This sentiment predominated throughout the discussion of the various questions which came before the convention for discussion.

MR. A. L. WHEATLEY.
Chairman of the Saskatchewan Jewelers' Association.

An original proposal which met with the unanimous approval of the delegates was the pooling of all expenses in connection with the convention. Local jewelers therefor paid their share of the travelling expenses and the sentiment of those in attendance was that this scheme would materially influence the numbers of delegates in attendance at future meetings. The Rotary Club procedure was followed throughout the proceedings and all the delegates were soon on intimate terms of friendship with one another.

On the day previous to the holding of the convention, a preliminary conference was held by Mr. Young and Mr. Ross with the leaders of the movement, and when the delegates got together on the following day the program for the meeting had been practically all arranged so that no time was lost in getting down to business.

Mr. Wheatley was appointed provisional chairman and Charles F. Clare of Prince Albert was appointed provisional secretary of the convention. In a short introductory address, Mr. Wheatley gave an outline of the conditions which had necessitated the organization of the C.N.J.A. Such an organization, he said, had been a long-felt want throughout the Dominion but had become an actual fact only as a result of the attitude taken towards the jewelry business by certain people at Ottawa. These people had looked upon the jewelry business as something not entirely necessary. It was regarded more in the nature of a luxury and was looked upon as a good target for heavy taxation.

When the proposal was made to place an excise tax of 25 per cent. on jewelry, a number of Ontario jewelers got together and went to Ottawa where they had been successful in having the tax reduced to 10 per cent. "We cannot too highly commend these men," said Mr. Wheatley, "who fought not only their own battles, but also ours, and performed a valuable service for the entire jewelry business of Canada." The jewelers of Ontario at this time realized that they were in a hopeless position in these matters without some sort of organization behind them, and as a result it was decided to form the C.N.J.A.

Some people in the jewelry business, stated Mr. Wheatley, had had an idea that the manufacturers, wholesalers and retailers could not get together; but this idea had been dispelled in the meeting at which the C.N.J.A. was organized. The very finest spirit of co-operation had existed at that meeting and all of the delegates had shown the greatest enthusiasm in endeavoring to arrive at some means whereby the jewelry business might be elevated to a higher plane.

The object of the Regina convention, he stated, was to organize a Saskatchewan branch of the C.N.J.A., and to provide an opportunity for the jewelers of the province to get together for the purpose of discussing their problems, to meet each other socially, and to devise ways and means of rendering greater service to the public, at the same time looking towards the protection of their own interests.

Oliver M. Ross, secretary of the C.N.J.A., was the next speaker to address the convention. He commenced by expressing his appreciation of the many courtesies and kindnesses which had been shown to both himself and Mr. Young during their trip to the West. They had been a little uncertain as to how they would be received, but had found the finest feeling in existence among the jewelers of the Provinces of Manitoba and Saskatchewan. They had found the Western jewelers to be men of spirit and full of the knowledge of the high place which they held in the commercial world. It had been an inspiration to them to meet in the West men who were not only alive to the importance of the jewelry business but were keen and determined to maintain it in its present high place in the

estimation of the public.

The jewelry business, said Mr. Ross, was one of the oldest businesses in the history of the world. Hitherto every jeweler in Canada had been carrying on his own business without regard to the opinions or needs of his fellow jewelers. Now they were beginning to realize that they must have an organization of some kind if they were going to raise the jewelry business above the status of a trade.

Mr. Ross reviewed briefly the attitude of the Government at the time the excise tax on jewelry was introduced. The jewelers of Ontario at this time thought it would be advisable to have a jewelers organization of some kind and it was well that they did so because immediately after the War Board was formed and an embargo was placed on jewelry. They had been successful in forming an organization, but it was impossible at the start to get a very big membership, for all over the province there was a sort of feeling that no good could come from the retailers being connected with the manufacturers in such an organization. "But if this association goes on and fulfils its duties as an uplifting force in the jewelry trade," said Mr. Ross, "we will soon have all the members of the trade within our organization."

One of the most difficult problems which the jewelers had had to face, said Mr. Ross, was the getting of a sufficient number of competent watchmakers. A committee was formed to deal with this question, with Thomas Roden as chairman; and that gentleman, who was to-day one of the best men in the jewelry business in Canada and a man who had done a great deal for the association, had given a good deal of time and attention to the problem. A horological school was started in Toronto, but unfortunately they had not been able to make very much progress. Finally, however, they had been successful in organizing the Horological School, Ltd., for training returned soldiers in watchmaking and repairing. This school was under the direction of Travers Bailey, himself a veteran and a very competent man.

The jewelers of Ontario had also been faced with many labor problems, and it was in this connection that the value of the association had been most demonstrated perhaps. The watch repairers had demanded a weekly salary of $45 and working week of 44 hours and pay for all statutory holidays. The jewelers of Ontario had felt that while some men could earn this money there were others who could not, and so had tried to make a compromise by offering the men 45 per cent. of all they earned. The men refused this offer and went on strike in the month of December, thinking that they would leave the jewelers in the lurch in the busy season. The jewelers, however, were not perturbed by this and merely put up a sign that no repairs could be attended to during the busy season. As a result of this all of the men voluntarily returned to work within two weeks. The jewelers had not taken any arbitrary position in the matter and had advised the men that they would carefully consider their grievances early in the new year.

However, the demands of the men had brought home to the jewelers the necessity of revising their scale of charges for watch repairs, and this had been done to some extent.

Another matter receiving consideration by the C.N.J.A., stated Mr. Ross, was the question of carrying on an extensive advertising campaign in Canadian magazines and newspapers with the object of popularizing jewelry as suitable articles for making gifts. He had attended a meeting of the American National Jewelers' Publicity Association, and that organization had decided to spend $500,000 for this purpose. It would be a great benefit to the trade.

The American association had also spent $60,000 on getting an up-to-date and simple accounting system which could be used by every retail jeweler in the country. This system had been devised by the foremost experts on accounting, and had now been submitted to the authorities of Harvard University for final approval. It was hoped that C.N.J.A. would be able to make suitable arrangements with the American association whereby this system would become available to every Canadian jeweler at a nominal cost.

In addition to all this the central office of the association was prepared at all times to carry out any one of a multiplicity of duties which any member of the association might require of it. Rulings were obtained from Ottawa with reference to the Excise Tax, and many other matters of information were obtained at the request of the members. The officers were prepared at all times to act on any matter of policy relative to the jewelry business which might be sent in by the members.

Following the address of Mr. Ross, the meeting proceeded to form an association, and on the motion of Dick Downing of Moosomin, seconded by Barclay C. Crichton of Moose Jaw, it was unanimously decided to form a Saskatchewan Jewelers' Association in affiliation with the C.N.J.A.

The adoption of a constitution was then proceeded with. The constitution adopted was similar to that of the Ontario Jewelers' Association, the only difference being that the membership fee was raised to $10 a year, of which five dollars will be donated to the C.N.J.A. This step was taken on the initiative of the Saskatchewan jewelers themselves, as the majority of the members present felt that if any real good was to be derived from the association they would have to contribute a fair amount to the funds.

A nominating committee consisting of F. G. England of Regina, Dick Downing of Moosomin, and Will Watson of North Battleford was then selected to bring in a list of names from whom the first officers should be elected. This committee reported immediately after the noon adjournament and the following were elected officers of the association:

Chairman—A. L. Wheatley, Regina.

Vice-Chairman—F. G. England, Regina.

Secretary-Treasurer—Charles F. Clare, Prince Albert.

Members of Executive—Dick Downing, Moosomin; Robert J. Armit, Weyburn; William G. Watson, North Battleford; Barclay C. Crichton, Moose Jaw.

The proposed schedule of prices of the Ontario Jewelers' Association was then laid before the meeting and a special committee was appointed to consider them. This committee reported adopting the schedule with several changes, increasing the prices for repairs on some of the main items. The members of the association agreed to stand by these prices and a number of resolutions were then adopted, including many formerly adopted by the Ontario Jewelers' Association, to which the following were added:

"Resolved that this convention extends its thanks to the officers of the C.N.J.A. who looked after the matter of the excise tax regulations at Ottawa and secured the modification of its provisions and that the cordial support of the association be given to any further efforts looking toward the removal of the tax; and be it further

"Resolved that we recommend that the executive of the C.N.J.A. prepare a standard form of guarantee to be given by the retailer covering the sale and repair of watches and that its use be made universal in all provincial associations."

(*Continued on page* 64.)

Two Districts for Alberta

By Chester A. Bloom

The Alberta Jewelers' Association, a provincial branch of the national association, was launched in Calgary on Saturday, January 17th, by an enthusiastic gathering of representative jewelers of the province. O. M. Ross, secretary of the Canadian National Jewelers' Association, together with president W. G. Young, of the Ontario Jewelers' Association, attended the meeting and offered helpful suggestions in the formation of the new provincial branch.

Important resolutions were adopted at the meeting, including endorsement of those passed by the Ontario convention last June, a synopsis of which follows:

Endorsing proposals of the national association to obtain the new system of accounting worked out by the U. S. national association.

Endorsing the national association's plans to co-operate in a continent-wide publicity campaign.

Demand repeal of legislation providing for the 10 per cent. excise tax on the jewelry business, enacted as a war measure.

Abolishing the practice of giving valuations on goods bought elsewhere.

Discontinuance of the practice of engraving goods free of charge.

Abolishing the practice of loaning out watches in place of those left for repairs, except in the case of railway men leaving their watches under the inspection system.

Declaring in favor of one price to all customers.

Adopting the fair price minimum schedule on repairs.

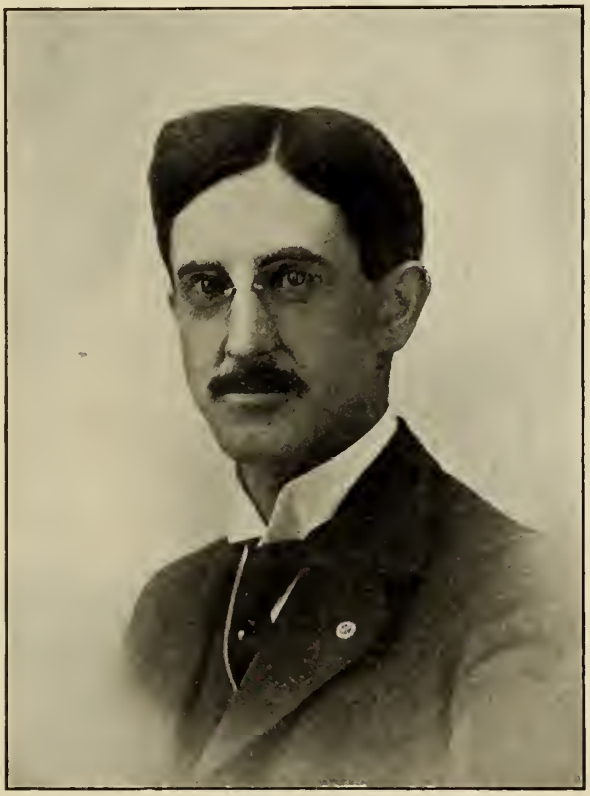
In addition to these, the following new resolutions were passed:

"That the executive of the Canadian National Jewelers Association be requested to prepare a standard form of guarantee on repair work and new watches to be given by the retail jeweler to his customers with the aim that its use may be made universal throughout Canada.

"That, in view of the heavy premium on New York funds at the present time, this association recommends that its members confine their purchases, as far as possible, to goods made within the British Empire, as the only policy calculated to correct the present exchange situation.

"That the executive be requested to take into consideration, in prepraing the program for the next meeting, the question of pooling the railway fares of all members attending the convention.

"That the executive of the Canadian National Jewelers Association be requested to take up the question of manufacturers adding a percentage to their invoices of gold and gold filled goods, ostensibly to cover the premium on gold, it being the opinion of the association that the practice is unfair to the retail jewelers."



MR. D. E. BLACK.
Of Calgary, Chairman of the Alberta Jewelers' Association.

In formulating the constitution of the Alberta association, it was decided to divide the province into two districts with the Lacombe railway line as the dividing boundary, towns on that line to be in the northern half. The constitution, as adopted, provides for a provincial chairman, who shall be *ex officio* a vice-president of the C.N.J.A. This officer will be elected at large. There will also be a vice-chairman for each district; and a secretary-treasurer, elected at large, for the province. The executive committee includes these officials and four members from each of the two distrirts.

Officers were elected unanimously, as follows:

Provincial chairman, D. E. Black, Calgary.

Firse vice-chairman, W. J. Jackson, Edmonton.

Second vice-chairman, R. W. Russell, Macleod.

Secretary-treasurer, F. R. Holdsworth, Calgary.

Northern district committee—S. R. Ash, Edmonton; D. A. Kirkland, Edmonton; A. Zilliax, Coronation; and H. E. Hollenback, Hardisty.

Southern district committee—H. H. Humber, Red Deer; A. B. Cook, Medicine Hat; Geo. M. Godley, Claresholm; and Walter F. White, Stettler.

Besides these officers, others in attendance at the gathering included: P. B. Nett, Provost; R. H. Uren, Calgary; Charles Long, Drumheller; George F. Ritchie, East Calgary; Amos Craven, Calgary; Andrew Hill, Calgary; C. Roy McGeachie, Calgary; Frank G. Agnew, Calgary; T. B. Moffatt, Calgary.

President Young, of the Ontario Association, made a big hit at the gathering, with his happy way of presenting the reasons for the necessity of organization, and his pleas for candor and square dealing between jewelers themselves and their customers. Mr. Young has a personality which puts everyone in a gathering immediately at home, and his suggestion that the members present learn their first names and use them, instead of their surnames, was adopted and proved one of the best features in turning the convention into a happy family gathering.

Mr. Black was the unanimous choice of the gathering for chairman, and as such, steered the initial organization in a masterly manner through the intricacies of a big day's work. Owing to disorganization of train service, the two days' programme which had been planned

was crowded into one; but everything was finished, and in addition, the visiting jewelers enjoyed a luncheon, a dinner, and an evening at the theatre where an excellent presentation of the noted comedy, "Lombardi Limited," was enjoyed as guests of the Calgary men.

In opening the convention, Mr. Ross, the national association secretary, explained briefly the great pleasure it had been to himself and Mr. Young to meet the jewelers of the West, described their visits in Manitoba and Saskatchewan and how they were going on to assist in the organization of the B.C. trade. Everywhere they had gone they had found the jewelers keen on raising the standards of the art, the most ancient of crafts, which for some time had fallen into neglect. They had been glad to give their assistance in formulating constitutions and discussing fair price lists, and the elimination of many abuses which had crept into the craft.

Mr. Ross dwelt especially on the need of organization exemplified in the passage of the national excise tax, which had come as a shock to the jewelers. They had no organization with which to combat it or even to present their side of the argument against it. He described how, when the Toronto men formed an emergency organization, and he had been sent to Ottawa to help combat the tax, he found a most keen feeling against the trade among members of parliament. One cabinet minister had actually proposed to turn the key in every jewelry establishment in the country, and had the support of another member in this; but, happily, the proposal had not gone further. He instanced a remark of Mr. Flavelle, who asked "What difference would it make if every jeweler was closed up?"

"It might have made no difference to him," said Mr. Ross, "but how about the great number of jewelers in the business, and the numerous workmen employed?"

The speaker went on to explain that the national and provincial organizations embraced all branches of the trade—manufacturers, retailers and wholesalers; and in this the organization was unique in both Canada and the United States. He told of the previous conventions and of the national gathering at Toronto, where men from all branches showed an eagerness to do everything to improve relations between the various sections, uplift standards, and abstain from anything that savored of personal advantage. There were 465 members in the national organization when he left Toronto, and while some might think this was small in comparison to the number of jewelers in the country, he thought it was an extremely creditable achievement for the first year of the organization.

At the national gathering last February in Toronto, it had been decided that he and Mr. Young should travel through the West, explain the objects of the organization, and obtain opinions from each section of the country, leaving the provincial associations to organize along the lines they thought best.

In his speech, Mr. Young struck a happy vein, complimenting Mr. Ross for his work as secretary, conveying the greetings of the eastern jewelers to the western men. Such exhibitions of good feeling as they had met with had not always been the case. Mr. Young then made a strong plea to get together, dwelling on the necessity for recognizing the unseen forces in business which go to make success.

"The abstract in any business," said Mr. Young, "is the foundation of the whole thing. What you think, you'll do. The feeling you have toward your neighbor is indicative of success. Are we dreamers? I hope so. Are we building castles in the air? I hope so; for there never was a castle built on the ground that wasn't built in the air first."

This thesis of Mr. Young's was the foundation for a masterly exposition of the necessity of fair and square dealing between men of the same craft—whether competitors or not—and also between them and their customers. The jewelry business, he said, was a real business which demanded real men with forward-looking views, men of vision and ideals.

After the addresses of these two officials, the gathering proceeded to the routine work of the organization. Considerable time was occupied in a discussion of the best method of forming the provincial association, Mr. Young offering many helpful suggestions in regard to how the Ontario ossaciation had been organized. While that ter-

ALBERTA JEWELERS' CONVENTION DELEGATES.

1, R. H. Uren, Calgary; 2, H. C. Hollenback, Hardisty; 3, O. M. Ross, Toronto; 4, W. G. Young, London, Ont.; 5, Amos Craven, Calgary; 6, R. W. Russell, Macleod; 7, Adam Zilliax, Coronation; 8, G. M. Godley, Claresholm; 9, W. F. White, Stettler; 10, D. A. Kirkland, Edmonton; 11, Charles Long, Drumheller; 12, T. B. Moffatt, Calgary; 13, Syd Ash, Edmonton; 14, G. F. Ritchie, Calgary; 15, P. B. Nett, Provost; 16, W. J. Jackson, Edmonton; 17, C. K. McGeachie, Calgary; 18, W. Bingham, Mahaska; 19, F. R. Holdsworth, Calgary; 20, Andrew Hill, Calgary; 21, D. E. Black, Calgary; 22, H. H. Humber, Red Deer.

ritory had been divided into sixteen districts for convenience in working, he recognized the fact that men in the west were accustomed to travelling much greater distances and for that reason agreed with the delegates that larger districts in Alberta would be more suitable. Three separate resolutions were offered, one by Mr. Moffatt, another by Mr. Zilliax and a third by Mr. Kirkland, for the organization of districts. After much discussion, it was agreed to organize along the lines finally adopted: that is, with two districts.

The convention showed its confidence in Mr. Black in putting on his shoulders the responsibility for naming the various committees, and that official selected them as follows:

Nominating committee—Messrs. Kirkland, Uren and Russell.

Committee on constitution and resolutions—Messrs. Moffatt, Humber and Jackson.

Price list—Messrs. Hollenback, White, Ritchie, Ash and Hill.

After naming the committees, Mr. Ross went briefly into the necessity for approval of a minimum price list on repair work, as nearly as possible universal throughout the country. The delegates heard his explanation of the holiday strike of watchmakers in Toronto with considerable interest.

Mr. Young also explained the movement launched by the national association towards securing more remuneration and railway pass privileges for jewelers in return for their work of inspecting railway watches. The overwhelming consensus of opinion was that the jewelers, for this laborious work, were entitled to the same pass privileges as other employees of the railways, and it was decided to lend the national association every support in its campaign on the subject.

Mr. Ross gave a very interesting talk on the success of the horological school for students and returned men maintained in Ontario, declaring that an official of the Soldiers Civil Reestablishment Commission had told him that that board had experienced more satisfactory results in this school than in any other branch of their effort.

One of the features of the convention which showed the unanimity of the delegates toward forwarding the work of the national organization was the unanimous decision to make the annual fees of the provincial association $10, of which half is to go to the treasury of the national association. The discussion over election of officers and the division of the province into two districts also disclosed the splendid feeling among the jewelers and the entire absence of sectional feeling. Brother Black tried to beg off from the duties of provincial chairmand and sought assiduously to have Will Jackson, of Edmonton, take the work, but the convention, including Mr. Jackson himself, insisted that Mr. Balck was the man and good-humoredly declined to listen to his argument that there were men more qualified than he to handle the duties.

Possibly the longest discussion over resolutions related to those endorsing the Ontario resolutions against free engraving and the loaning out of watches. The unanimity of opinion against these two abuses was simply overwhelming and the discussion revolved mainly around the point whether it would be possible to take a positive stand against the practices at once while some large catalogue houses throughout the country were still doing free engraving, and while jewelers who have not yet joined the association were still loaning out watches. Mr. Young gave a very interesting account of his negotiations with the large eastern houses who, he said, were ready to quit the free engraving practice, which he termed absolutely wrong in principle. The whole question rested upon the necessity of proving the unanimous opinion on the subject throughout the country, and by adopting the resolution the delegates would be strengthening the hands of the national officers in their arguments with the big eastern houses on the subject.

Several jewelers, notably Mr. White, of Stettler, told how they had already abolished the free engraving and watch loaning evils, and the methods they followed in explaining to their customers why it was necessary not to give these ancient privileges. Mr. White said that while he might have lost a little business by it, in the long run he had more than made up for it.

MR. R. W. RUSSELL.
Of Macleod, Second Vice-chairman of the Alberta Jewelers' Association.

Mr. Black, the newly elected provincial chairman, said his store was striving hard to abolish the watch loaning evil, that he was prepared to take a definite stand immediately. He had the same view on the free engraving proposition, but what he and many of his colleagues who sent out catalogues were up against was that this privilege was already advertised in their catalogues. As soon as the present catalogues expired, and new ones were got out in the fall, he proposed to eliminate free engraving.

After much discussion of this sort, it was agreed that the convention should endorse the resolutions and leave to the executive the matter of putting them into actual effect. Meanwhile, the individual jewelers, insofar as possible, will proceed to do away with the practices.

Following is a description of the cross which is to be given widows and mothers of Canadian soldiers and sailors killed in the war: "A cross patonce (that is, with flared ends) in silver, suspended by a purple ribbon; at the head of upright a crown; at the foot, and at the end of either arm, a maple leaf; in the centre, within a wreath of laurel, the Royal Cipher, G. R. I."

On each cross will be engraved the name of the sailor or soldier whose death it commemorates.

Surmounting Difficulties in B.C.

By A. Fraser Reid.

DESPITE adverse weather circumstances, involving delay of several days, a most successful convention of British Columbia jewelers took place in the Board of Trade rooms, Vancouver, on the afternoon of Wednesday, January 21st.

Mr. W. G. Young, Vice-President for Ontario, and Mr. O. M. Ross, Secretary-Treasurer of the Canadian National Jewelers' Association, were scheduled to arrive in Vancouver on the Sunday evening so that the convention might be opened on Monday morning. Owing to a series of slides near Glacier, in the Rockies, the gentlemen were snowed up at Glacier for the better part of two days amid the most glorious of winter scenic settings, but with rather uneasy minds as to their non-arrival in the Terminal City.

A few of the delegates from distant parts of the province, who had been waiting patiently in town since Saturday, were unfortunately compelled to leave again and forego the convention. Nevertheless, there was en encouraging atmosphere in the convention rooms when Messrs. Young and Ross finally reached that objective point. Among those present were the following, whose names are given as representing firms of their own name where no designation is bracketed following:

O. B. Allan, vice-president for British Columbia of the C.N.J.A.; Geo. E. Trorey and W. M. Carson, of Henry Birks & Sons; R. C. Tod and R. M. Manning, of Tod & Manning; Walter M. Gow; Robert Macdonald; M. Koenigsberg, Western Wholesale Jewelers; A. J. Jacoby, Jacoby Bros., Jewelers; Walter Wilson; Harry Pearsall; N. G. Hayward; E. Chant; F. Wilson; H. Maxwell—all the foregoing of Vancouver; Charles J. Whiten, Vernon; William Cranna, Merritt; J. B. Haddad, Ashcroft; and M. J. Little, Little & Taylor, Victoria.

As will be seen by above, the attendance was fairly representative embracing the manufacturing and jobbing ends of the business as well as the retailer.

Mr. O. B. Allan introduced the visitors, and Mr. Ross. after referring briefly to the cause of their delay, went into an explanation of the origin and objects of the association, continuing:

"This association was intended to include all branches of the jewelry trade—the manufacturer, the jobber and the wholesaler, as well as the retailer. I think this decision is a very important one, and it is a little in advance of any other trade or profession in the country. It is indicative of the trend of modern-day thought. It struck us that, if we had a comprehensive board, everybody would have a chance to speak up, and, if there were any grievances they could be found out right there. Whatever line the organization undertook to follow in any matter, it would certainly have to be approved by the executive of the retail trade before anything could be done.

"I am going to speak of several things the organization has been doing. One is the supply of watchmakers. After a great deal of trouble we have been successful in securing the co-operation of the Dominion Civil Re-establishment, with the result that 99 students are now engaged in learning the watchmaking trade and are turning out a considerable amount of work for the trade in Toronto.

"We have Mr. H. Victor Wright, of Los Angeles, who is the head of the big Research Bureau. He has spent the past two years in developing a system of accounting for jewelers. The Research Bureau are now about on the verge of releasing the system for the jewelers in the United States. They are going to distribute this system as soon as it is released at a very nominal cost. We have Mr. Wright's assurance that this system will be available for the use of Canadian jewelers also.

"We are in a position at Toronto to send a deputation to Ottawa at any time, and we have already done so in a great number of cases. Our purpose here to-day is to see if the jewelry trade of British Columbia is ready to co-operate with us in a movement of this kind. We would like to see a representative delegation from British Columbia come down to Montreal on the 16th and 17th of February, to attend that convention. A fine time will be arranged for visitors, and merely to meet with other jewelers from other parts of the Dominion will make it well worth while for those who attend."

"We have Mr. Young with us now," Mr. Allan announced. "Perhaps we had better hear what he has to say, then everyone will have an opportunity to ask questions on any point on which they desire information."

Mr. Young, in the course of a distinctly racy address, said in part: "It is quite a pleasure to us to be here today. We were enjoying some wonderful scenery at Glacier, but that is not what we came out here for.

"We were sitting at the table the other day when a young fellow said: 'It is about time we organized; every other trade is organizing.' I said: 'Be quiet, boy, this is the first trade in the Dominion that has sent a delegation from East to West.' A business that helps you all must be a real man's job—it is a real thing, and this business of ours is that.

"It used to be considered that the man who did a little sharp thing—who gave a little less value than he got—was clever, a shrewd man. It was considered clever to trim some one—to trim your business associate, and to trim your customer. May the saints forgive us; we are all guilty! We have had the feeling in our own bones that it was clever to be sharp and to be mean. The day is gone when that kind of thing is believed by big men. The bigger you are, the more fearlessly you must trade and the more you must give to the other man. No one should get the better of a deal. Each should go away happy. You remember the old days of the Hudson's Bay Company, when the Indians and the trappers exchanged their goods for articles that they needed. The ideal of the traders was not to get the better of these natives and trappers; it was to give what was desired in return for the skins bartered. Each party to the deal had to be satisfied. It is not real business to take advantage, and you can classify such a man—both by the here and the hereafter.

"You can't build a big business and build it crooked. One of the so-called 'Wonders of the World' is the Leaning Tower of Pisa—the wonder is that the blamed thing stands! Did you ever see anybody travel very far to see a wall that was built on the perpendicular?

"If a man is about his own business, he has no competitor. There is no other man just cut out for that particular job. I think you had better call your 'competitor' your business associate; we are all business associates—not competitors. The world needs the artistic and the aesthetic, and all these thnigs. I have a very strong feel-

ing that the man who is about his own business can go straight to bed and sleep at night, for no crook can interfere with his business.

"Crookedness in the human nature will keep your belly from functioning properly, as surely as arsenic taken into the system. So you see, these are other reasons why a man should be honest. As you think of the public, the public will think of you. If you want to have a friend, be one. If you want the public to think well of you, think well of the public. Treat the people in your store right. If you think you are not paying Jenny Smith enough money, you are not functioning right—pay her the extra money you think she deserves. As your heart is, so will your business be. You can build your business a little way out of the plumb—but, if you build high enough, it is bound to come down. The men who built the Tower of Pisa were smart enough not to build it too high.

"I believe that every man is built to succeed and be happy, and, as soon as we get to know what the real principles of success are, we will all be in for it. We won't all have big stores, like our friends Mr. Allan or Mr. Trorey, for instance, but we will be serving in the sphere we belong to, and we will all be successful.

Mr. Little—"The thoughts expressed by Mr. Young and Mr. Ross meet with my approval. I think they should be put before all the jewelers of Canada."

Mr. Allan said there was certainly a much better feeling among those in the trade now than there was some years ago. Each jeweler took the other's part, and this was the proper attitude.

Mr. Tod—"Have they formed in the other provinces, Mr. Ross?"

Mr. Ross—"Yes, with the possible exception of New Brunswick."

Mr. Young—"The Dominion Association is only a year old, so we are making good progress. Suppose you were to take the mainland of British Columbia and the Island into two separate districts, each managed by an organization, with a larger central organization, which would handle the bigger things."

Mr. Little—"Has the National Association got a constitution suitable for the different provinces?"

Mr. Young—"Yes; we have a model constitution."

Mr. Koenigsberg moved, seconded by Mr. Gow, that a provincial organization be formed along the lines suggested, the name of the organization to be the British Columbia Jewelers' Association. This was carried unanimously.

Mr. Ross read the proposed constitution, based upon that adopted by the Ontario Jewelers' Association.

Coming to the question of the annual fee, Mr. Jacoby moved that $10 the fee, $5 to go to the National and $5 to the Provincial funds. Mr. Whiten seconded.

Mr. Allan—"I can assure the meeting you will soon get it back, and the ten dollars will never be missed. Our own little association has made thousands of dollars for Hastings and Granville Street jewelers."

Considerable discussion followed as to the method of sub-dividing the province, the consensus of opinion being that three or four representatives be appointed to look after the interests of the interior of the province and of Vancouver Island, these representatives to work along with the Vancouver executive and the whole thus forming the executive for the province.

The constitution read by Mr. Ross was approved, with the necessary alterations as to fees, etc., and the proviso that the annual meeting of the association would be held in the month of June.

When the election of officers was reached, Mr. Macdonald nominated Mr. O. B. Allan as president, who was elected by acclamation.

Mr. Jacoby proposed that Mr. Trorey be elected vice-president. No other nominations being put forward, Mr. Trorey was declared elected.

On the motion of Mr. Manning, Mr. Jacoby was elected secretary-treasurer.

Representatives for the different districts of the province were elected as follows: Okanagan, Charles J. Whiten; Kamloops, W. J. Kerr; Kootenay, J. O. Patenaude; Vancouver Island, M. J. Little.

The resolutions adopted by the Ontario Jewelers' Association were read by Mr. Ross, with the exception of those referring to the establishment of a horological school and the protest to the Minister of Finance at Ottawa. The resolutions were carried in their entirety, each one being discussed on its merits.

Speaking to the resolution re the practice of valueing goods purchased elsewhere, Mr. Allan explained that for the past two years valuation had been abolished in Vancouver. "It has been impossible," said Mr. Allan, "for anyone to go into any of the larger jewelry stores in Vancouver and get an article valued. I will give as an instance the case of a diamond ring which I sold some time ago. The gentleman came in several times before he finally bought the ring; he had been to Birks', too, but, naturally, we had better value (laughter) and I sold him the ring. Some days later, at least three or four, he came into the store again. He was feeling quite sore, and said that he had gone into almost a dozen jewelry stores and could not get any of the jewelers to give the value of the ring. I thought this was one of the finest things I had ever heard. Valueing articles sold by other jewelers tends to create a feeling of dissatisfaction and lack of confidence. Of course, one has to use diplomacy in handling requests of this nature. It does not pay to offend customers. One might argue with them, something like this: 'Your wife buys a roast of meat once in a while, doesn't she?' 'Yes.' 'Well, when she goes to Pat Burns' and buys a roast, she doesn't run around to all the other butchers in town to get it weighed and see if she has got proper value, does she?' 'Well, no.' 'Well, then, why should you do this when you buy a ring or other article of jewelry?' One must not offend the public, however, and some other excuse has to be offered. If the article is a gem ring, which is often the case, we usually tell the inquirer that it is very difficult to value a stone in a setting—or something to that effect. It does not matter very much what you say, as long as you seem plausible and do not hurt their feelings."

Mr. Jacoby referred to a little card which used to hang in their office in the old place. He was not sure he had seen it since they moved some time ago. This card read, "No Valuations Given," and he threw out this as a suggestion to the meeting.

Several voices reminded him that he was now secretary-treasurer, and that he could have some printed for the use of members.

Referring to the matter of free engraving, Mr. Allan explained that this practice had been abolished for years —with the only exception that a single script letter is engraved, when desired, on any article bought.

Mr. Young remarked that this had been a source of trouble in the East, and that several of the larger firms had promised to omit the mention of free engraving when their new catalogues would be issued. "Of course," said Mr. Young, "Eaton's will not come in, but the other larger firms have promised to fall into line when they issue their new catalogues in the fall. They have ex-

plained that they can do nothing until then, as their present catalogues call for free engraving on many articles."

Referring to the declaration that watches would not be loaned, except in the case of railroad men, Mr. Little objected to this, claiming that the loaning of watches was a great convenience to patrons on the Island.

Mr. Trorey admitted the soft impeachment that his firm loaned watches when asked to do so by customers leaving their own watch in for repairs.

Mr. Allan said they only gave out dollar watches in this way, Mr. Young interjecting the remark that he would be sent to hell for a dollar watch just as well as a twenty-dollar one.

Mr. Little did not believe the jewelers of Victoria would agree to this declaration, although personally he would not mind, on second thoughts.

Mr. Young—"I would suggest a little love feat over in Victoria. (A Voice: 'And drink some tea?'—laughter.) Mr. Little will agree that every watch you loan disappears some time. It is bad business to do it. Is it not a fact, Mr. Little, that those people you loan watches to are those most able to buy a second watch. You do not loan to the poorer fellows—only those whom you think are to be trusted. The tailor does not supply a second pair of pants when you take a pair to be pressed. The laundry man does not supply a second shirt to his customer while the other is being washed; no, the customer has to buy two. Why, then, should the watchmaker supply him with another watch?"

Mr. Allan—"I believe the other jewelers in Victoria would be as willing to abolish the practice as Mr. Little—if they would only get together. We had the same sort of trouble in Vancouver at one time, owing to a lack of harmony and co-operation. When we got together, it was found to be the easiest thing possible to fall into line."

Concerning the uniform guarantee on watches and repairs, Mr. Gow thought this a very fine idea—if it were made universal. Twelve months, he thought, was too long a time to guarantee some watches.

Mr. Young explained that any universal law of this nature could be altered or amended at any annual meeting of the National Association.

The Ontario repair minimum price list was passed around for inspection and comparison, and was freely commented upon. The opinion of the meeting was that the prices were all right, but that the Vancouver jewelers were getting even better prices on repairs in many instances.

Mr. Young suggested a universal price list, say, from Winnipeg east and another from Winnipeg west—until such time as a universal price list could be adopted to cover the whole Dominion.

Mr. Allan did not see any reason why there should not be a universal price list.

Mr. Jacoby said it was all right, however, for those doing repair work in the Eastern cities—they had only to go across the street for any little parts needed, while out here jewelers had to write and wait sometimes for weeks.

Moved by Mr. Ross: "In view of the premium on New York funds at the present time, it is hereby recommended to all our fellow jewelers that they confine their purchases, as far as possible, to goods manufactured within the British Empire, as the only means of correcting the present adverse trade balance."

Speaking to the resolution, Mr. Ross said that only in this way might the exchange be standardized.

Carried.

Mr. Young—"Before any of you boys go, are there any watch inspectors here? There is a great dissatisfaction among watch inspectors for the railroads, because they want to get the inspection business on a fair basis and are not getting results from their men. They are not getting paid for the work they are doing. They feel this thing is not on a fair basis. We are trying to focus the dissension and bring it to something reasonable. It has been thought that the National Association is the proper body to take up the watch inspection business, and take it up with the railroads and have it adjusted on a fair basis. We have been asking the watch inspectors to tell us what would be a fair basis, and this is what they have done. In Winnipeg they have asked the railroad to make a per capita allowance—a cash payment of $3 per year for each man; that the railroads give the privileges which the C.P.R. now give as a basis—that the inspector get an annual pass over the system for himself, his wife and family; that he get the privilege of a half-fare return at any time. Now, what we would like you watch inspectors to do is to formulate a request to be sent to the National Association, that the National Executive take this matter up for you—that this per capita allowance of $3 and that these privileges be given on other roads as on the C.P.R. That, as far as in your power to do it, every watch inspector should come to Montreal in February—or, at least, that you should not fail to have one inspector present to back up your claims that this thing be done for you. It is all right to have the papers with your request, and all that, but it will carry a great deal more weight if you have some inspector there to stand up and say that he is from British Columbia, and that the watch inspectors there say they want this thing put on a fair basis."

Mr. Allan—"I can speak without bias, as I am not now a watch inspector. I think that the watch inspector is not properly paid. Whether $3. per capita is a fair allowance, or not, I do not know. I believe, however, that they are not by any means, adequately paid—only receiving an annual pass over the line, for which they have to keep a very fine watchmaker, send in reports, etc."

Mr. Trorey—"I am of the same opinion. We were watch inspectors several years ago, but we gave it up of our own accord as there was no adequate payment for the work necessary."

Mr. Allan—"You will never get anything individually, but you may get it collectively."

Mr. Young—"We will be in Montreal next month. This is the logical time and place to take this matter up, and we want to have something concrete to lay before the National Association at the annual convention."

Mr. Allan—"I believe that, if this request is passed by all the inspectors in Canada, they will get it."

Mr. Tod—"the only way to get anything is to get it through the National Association."

Mr. Macdonald finally agreed, and the resolution was passed, with the assurance from Mr. Manning that, if handled by the National Association the matter would be all right.

The resolution read: "Resolved, that the executive of the Canadian National Jewelers' Association be requested to take up the matter of watch inspection and present to the Railway companies the claims of the watch inspection and present to the Railway companies the claims of the watch inspectors that the matter should be placed on a business basis, with the suggestion that $3. per capita per annum is a fair basis of remuneration, in addition to the pass privileges now extended by the C. P. R."

Mr. Ross drew attention to the method of overcoming

(*Continued on page* 54.)

The Fibula and the Torque

IN its beginnings, jewelry in Europe had the same origin as that in other parts of the world. It began with shells and teeth and claws and colored stones strung on a thong about the neck. Its significance was partly religious, partly medicinal and altogether superstitious with the prehistoric man of all climes. And to this extent it may be regarded as practical rather than decorative, although the idea of decoration soon crept in.

But even before history began Europe had made a start on an entirely new form of "dress accessory," the inception of which had absolutely nothing to do with religion or medicine. This was the pin, at first a straight pin and later a safety pin, the invention of which was mothered by the necessity of keeping one's clothes on one's back.

In northern Africa what little clothing was worn was built both ways from the belt, so to speak. In Asia trousers and sleeves had been in use from time immemorial. But the normal European costume, especially that for women, was a straight, sack-like garment, slit down from the top for a short distance on both sides. This formed free flaps, front and rear, the corners of which were pinned together over the shoulders. It is conceivable that thorns may have been used originally, but metallic pins are indicated from the earliest records of the race.

Even the most wealthy and cultured Grecian woman could make her entire costume (aside, perhaps, from decoration) in the short space of half an hour. But when made, it depended for support entirely upon pins.

Knowing which, one is less surprised at the partiality the woman of today shows for this form of dress support — especially in emergencies. The instinct is come by legitimately, by inheritance.

Fibulae shown in the Allen Sturge collection at the Royal Ontario Museum. Presented to the Museum by Mrs. H. D. Warren.

As time went on, pins became larger. It was quite the thing to have one a foot or more in length protruding at a "carefully careless" angle from each shoulder. In the illustration, pin No. 25 measures just under eighteen inches in length. At first sight it seems ridiculous that fashion should favor so grotesque and dangerous a fad. But was it really as grotesque or as dangerous as the fad for long hat pins which prevailed among "civilized" women not so many years ago? They were not so crowded in early Greece as we are today—they did not have street cars to aggravate the dangers of the protruding spike.

These pins made history in their day. At least, there is some ancient story concerning a Grecian warrior who returned alone from a battle and was put to death by the women for his cowardice. As the writer recalls it, his extermination was brought about by means of these long pins, which the women drew from the shoulders of their sack-like gowns and used as daggers on the unfortunate man.

How they succeeded in keeping their gowns in place while this was going on, or whether they even troubled about it, is probably not recorded.

No's 19, 20, 23, 24, and 25 in the illustration depict this type of pin.

Following the stabbing incident Athens passed a law against the wearing of this manner of pin, unprotected. The law was superfluous, however, since the straight pin was beginning to go out of fashion. Some early genius had evolved the idea of twisting its head into a loop, bending a couple of coils in the middle, and bringing the pointed end back to engage in the loop.

That was the first safety pin.

Another genius was smitten with the happy thought that beads could be threaded before shaping, on the upper portion, so as to create a jewelled safety pin.

This was the first bar pin.

Unfortunately there is not at the Royal Ontario Museum an example of this type. They seem to have been comparatively scarce, possibly because the engraving of metals was now becoming popular. The next step, therefore, was the engraved pin, some of which were quite elaborately worked.

No's 1, 2, and 3 are good examples of this in what is known as the "boat-shaped" and "leech-shaped" fibula. Although it does not show in the illustration, there is considerable detail in faint line engraving on the convex surfaces. No. 4 is a slight modification of this style. No's 5 and 6 are again slight variations.

No. 7, as well as being considerably more elaborate than those previously mentioned, is a return in spirit to the "swank" of the early days, when length was all the go in stick-pins.

No's 9 and 18 are interesting in that they are Greek, whereas the others come from various parts of the Roman Empire—many of them Germanic, others discovered in Italy itself. The Greek pins have characteristics in common which easily differentiate them from the others shown. It is probable that Ulysses fastened his cloak with one not unlike these.

No. 18 deserves special mention for the fact that it is of silver. There are two facts serving to explain the comparative scarcity of silver relics from antiquity. One is that the ancients knew nothing of the reduction of ores, which made silver a scarce and highly coveted commodity—even more so than gold, which, compared with silver, was to be had in abundance. Silver was known as

"the divine metal" by the Greeks, and was held in respect by all the races that knew it. But its one-time scarcity as a commodity is not the only thing tending to make it rare in relics. Silver is unfortunately subject to dissolution by the action of time and the elements, and much has been lost to the world because of this.

No's 10, 11, 12, 13, and 15 are also specimens of the early type of safety pin, made from a single piece. As will be noticed, wierdly exaggerated efforts at "art" were known to the ancients even as today. No. 15, however, is a more restrained design, and possesses considerable beauty.

Also of this style (the single wire) are 21 and 22. This circular twist had existed previously in the straight pin, as is shown by 19. To achieve the same thing in the safety pin, it was necessary to begin with the loop, wind out from the centre, cross to the second "twist," and wind from the outside to the centre, the loose end being sharpened to form the pin. It was ingenious, and if it had been made small enough it would not have been unbeautiful. But when one considers that the original of No. 22 is four times the diameter (sixteen times the area) of the illustration, it is easy to understand how massive and ugly the result really is.

The next step was the making of these fibulae in two pieces — the back, or decorative part, forming one piece and the pin the other. These came after the time of Christ. They are represented in No's 8, 14, 16 and 17. All of these are graceful and well executed pieces, but the first is especially worthy of mention. Unfortunately the workmanship of this piece was not capable of reproduction owing to the monotone of surface coloring due to corrosion. When examined closely in a good light, however, a fain tracery of dead black, in geometrical design, is observable against the brownish black of the bronze, while here and there on the curve of the bow are remnants of the gold leaf with which the bronze was gilded.

This is one of the earliest examples of niello work, described in the last issue of THE TRADER as a parallel of the black inlay on silver done by the Sabeans. But compared with any Niello or Sabean work produced today, this German fibula of the Imperial Roman period is a masterpiece. As it originally appeared, the fine and intricate black tracery showing up against the gilt must have been indeed striking.

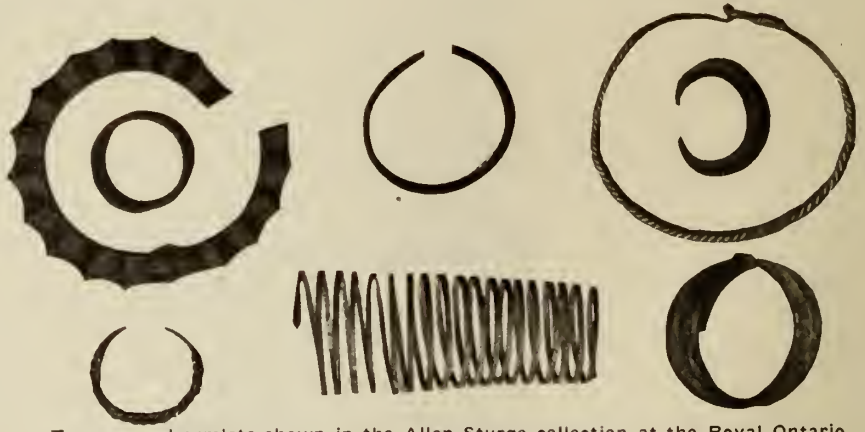
The fibula, in a manner of speaking, had its day and ceased to be. The button, which developed in Egypt at a very early date, came to Europe with the Byzantine era. The Byzantine style of clothing spread (together with their other arts) among the western peoples, and with it, of course, spread the use of the button. Previously, European clothing had never been cut on the bias. Consequently there had been no sleeves or trousers, nor any effort to "fit" garments to the body. With the coming of these things the button was indispensable, and the fibula disappeared as an essential article of dress.

It did not, however, disappear altogether. It was useful; and no really utilitarian achievement of the race has ever entirely vanished from the earth, so far as is known. We have the fibula today in the "common or garden variety" of safety pin, as well as in the more patrician bar pin, brooch pin, etc. And it might surprise the unsophisticated to know what really important, nay, vital uses even the most patrician of these are sometimes made to serve.

Rather different was the fate of the torque, which, serving no utilitarian purposes, has vanished from the race as completely as though it had never been. When remarking on this peculiarity, however, it is as well to "touch wood," since none can say what sudden fancy of womankind might bring about its revival for a time at least.

It is difficult to understand the torque. Whether or not it had any religious, supernatural or other mystic attributes may never be known. All that is known definitely is that is was *the* great thing among the free Goths, who would about as soon appear without their torques as would a Chinaman of pre-revolutionary days without his pigtail. The race from which we spring had no great material possessions. They were marauders by tradition and profession, but they do not seem to have prospered by it unduly. But whatever else they may have had or lacked, each of them had his torque and cherished it as his first and most prized possession.

The torque, which like the fibula dates back into prehistoric times, was a circlet of metal worn around the neck. To the uninitiated it would never be taken for the badge of the "freeman." Its appearance is more suggestive of servility, not to say slavery. Yet badge of the freeman it was, and as such the Goth was tremendously proud of it.



Torques and armlets shown in the Allen Sturge collection at the Royal Ontario Museum. Presented to the Museum by Mrs. H. D. Warren.

Men were more free then than later. Then they were tribesmen. Later the feudal system crept in; due, it is claimed, to the introduction of the stirrup from Asia, which was brought to Europe because the great wall of China drove the marauding Hun thither in search of new victims. The stirrup made it possible for armored men to ride horseback; and armored men riding horseback made it possible for the wealthy few, with their subsidized retainers, to keep the unarmored many in subjection. Thus it was that the freeman disappeared, not to reappear for many centuries.

Meantime, however, the torque, insignia of the freeman, had already vanished. The Goths, pressing down into southern Europe, began to acquire civilization. With this they lost many of their tribal instincts and customs, and gradually the torque disappeared. The beginning of its end was about 400 A.D., and by 800 it had vanished.

The illustration on this page shows two of these—the outer circles in the two upper corners. That on the left is a tremendous affair of iron, evidently of a late date, for it is ingeniously hinged (slightly to the right of the middle at the bottom of the circle) in such manner that when closed, and the thumbscrew turned, it locks in position.

As may be seen, this is shaped into a row of upstand-

(*Continued on page* 54.)

"Gifts That Last"*

*By Harry J. Freund.**

CO-OPERATIVE advertising is a recent business development which is growing rapidly in popularity and extent. It has been adopted by a number of the largest in the nation, and other trades and businesses are planning similar unit campaigns. Each industry "has a soul," that is, the spirit of the service and value of its products to the people, both at home and abroad.

Some of the united business and industrial interests that have launched national advertising campaigns on a co-operative basis are the following, with what is being or has been raised in each instance:

The National Dairy Council, $750,000.

California Fruit Growers, $400,000.

National Florist Association, $300,000.

Coffee Growers, $2,000,000; divided $500,000 a year for four years.

Custom Tailors, $250,000.

National Jewelers' Publicity Association, $300,000.

Society of Electrical Development, $200,000.

The Irish Linen Industry, $650,000.

The United States Railroad Administration is placing National Advertising on a large scale for the purpose of exploiting America's famous resorts. These associations of business men have proven that advertising an industry as a unit advances the prosperity of every individual firm in that industry. The phenomenal success in trade which the California Fruit Growers developed through their advertising campaign in the interest of "Sunkist" oranges furnishes a fine illustration of the wonderful advantage of co-operative advertising and publicity. I understand that 56,000 carloads of "Sunkist" oranges were shipped from California this year, a tremendous increase over the earlier records of the orange industry in the state.

Personally, I am greatly interested in this remarkable growth of the products of the Golden State, as about seven or eight years ago I made an address before the San Francisco and Los Angeles Advertising Clubs and strongly and emphatically impressed upon the growers of California the paramount necessity of trade marking their products and using national advertising to make their name and value known and my address was widely circulated throughout the state. Since that period, "Sunkist" oranges, Sunmade raisins, Sunsweet prunes and apricots, California almonds, California lima beans and other products of the Golden State have become nationally famous, and it is with pride that I feel that my work and initiative were leading factors in the splendid success that the California growers have achieved.

Authorities at Washington have emphatically stated in the public press that the present is the most opportune time for largely increased advertising investments in every line of business. "Paid advertising," says Roger W. Babson, Director of the Educational Service, Department of Labor, "is a sure cure for all ills, real or imagined, prevailing in the business world during the critical period of reconstruction. Prosperity depends upon the consumer. If there is no market for the goods the goods will not be produced. My advice to the merchant is this: For your own interest and good of the country, increase the advertising appropriation you have made this year. If it was for $20,000, make it for $25,000 and make it more if you can. Only by advertising can buying power be stimulated. There is no doubt that advertising does stimulate buying power and bring a very direct return to the man who advertises."

At the present time I am Manager of Publicity of the National Jewelers' Association, an organization of jewelry manufacturers, wholesalers, retailers, importers, supply houses—in fact, every individual concern engaged in the manufacture, sale, distribution, importing of jewelry, watches, diamonds and other gems, and also those concerns in the allied trades.

This association has been formed for the purpose of conducting a national co-operative publicity and advertising in the daily newspapers, weeklies and and my slogan, which I suggested, "Gifts that Last," we are placing before the people of this country by advertising in the daily newspapers, weeklies and monthly magazines of national circulation, in a three-years' campaign, the fact that jewelry, watches, diamonds and silverware, etc., are the "Gifts that Last" and represent in the highest form an ideal of the friendship, sentiment and love that inspires their purchase.

The war dealt the jewelry business a blow. The ban on platinum, the restrictions on gold, the falling off of gem importations, the preachment that jewelry was a luxury and non-essential, all were seriously felt. The jewelers weathered the storm that for a time threatened disaster. According to the National Association of Manufacturers who sent out the questionnaire to 4,400 members, the jewelers finished the war period, one of the five prosperous trades out of 22 industrial groups throughout the country.

There seems little question that an educational publicity campaign inaugurated by the National Jewelers' Publicity Association last summer played an important part in molding public opinion and giving the jewelers the prosperity that they are now enjoying. Advertising that will keep before the minds of the masses the beauty and permanent value of jewelry is the best means to build a greater prosperity upon the present promising foundations.

Emotional life is an important factor in the world's affairs, as physical life itself. It must have equally with physical energy, its outlet and expression. Tokens of affection, sentiment and remembrance are necessities of human emotions. They will live as long as there are sweethearts, wives and mothers; marriages and partings; daughters who leave home as brides and sons who go out to make a place in the world for themselves.

All women appreciate the gift of jewelry for the sentiment that inspires the "Gift that Lasts" endures and lives with the jewels, and such gifts are always appropriate and impressive.

The permanent value of gems, the increasing scarcity and growing price of the more precious varieties make jewelry one of the most valuable forms of money investment aside from any ornamental or sentimental value.

The New York "Sun" recently said, editorially, that it was a far better investment for the American working man to buy jewelry and diamonds than to go on strike, for when the strike was over he had nothing to show for the time that he did not work, while in the purchase of jewelry and diamonds he always had a collateral investment.

The war has brought unprecedented prosperity to this country and to neutral nations. There was never a time when money was so widely distributed. The high wages,

** An address given recently at a banquet of "The Town Criers," an advertising men's organization of Providence, R.I.*

the more general employment of women, have given a surplus of money to men and women who never before in their lives had anything but a bare living out of life. These people have money to spend and don't know how to spend it. If properly educated to the ornamental and intrinsic value of jewelry they would respond by largely increased purchases.

The new prosperity has given the jewelry trade a sympathetic public. It is a matter of trade statistics that working people bought more diamonds in this country during the war than any other class. Diamonds were formerly bought only by the rich and well-to-do. Advertising would teach the newly prosperous working classes a nice discrimination and a certain connoisseurship in jewels and jewelry.

By shutting off to a large extent importations of jewelry, the war threw American jewelers upon their own resources. This country is rich in precious gems and precious metals and is capable of its own designing. No period ever offered a finer chance for the building up of American made jewelry both at home and abroad. The possibilities of the foreign market, especially the Latin-American field, are unlimited, and are real possibilities that increased prosperity at home will enable the jewelry trade of the United States to take advantage of.

The National Jewelers' Publicity Association in the expenditure of its $300,000 advertising fund will use the daily newspapers and the weekly and monthly magazines of national circulation and trade papers.

To successfully carry out this campaign, the local daily is a tremendous force, for it brings to the direct notice of the purchasing public in each locality the service of the products of the industry and I want to take advantage of this opportunity to emphatically bring to the local merchant the business advantage of using on his own account the local daily newspaper so that he can reap every possible benefit by linking up his business with the proposed National Advertising Campaign.

The local newspaper is the most important link in the chain of these national advertising campaigns and the local merchant by his liberal advertising in its columns can reap a great financial reward, made possible for him by the national campaign.

The trade papers in each industry are a valued helpmate, as a reproduction of the national advertising in the trade journals keeps the members of an industry posted, awakens their interest, arouses their enthusiasm and is productive of the most beneficial results for continuous financial support of these National Advertising Campaigns.

Providence and the Attleboros are leading centres in the manufacturing jewelry industry, and the $300,000 National Advertising Campaign has had a splendid financial support and co-operation from the leading and representative jewelry manufacturers in this important section of the industry.

I have been received with the greatest cordiality and attention in Providence and the Attleboros and I can safely say that the jewelry manufacturers here will go over the top with one hundred per cent. in their subscriptions to our national advertising campaign.

The latest reports state that the capital invested in the jewelry industry in Providence and the Attelboros is nearly $50,000,000.

National advertising and publicity are the paramount and dominating influences in the real development of this great nation.

Publicity, progress and prosperity are synonymous terms.

National advertising in the days of the Great War recruited the army and navy, sold the Liberty and Victory bonds, put over the financial campaigns for millions of the American Red Cross, the Y.M.C.A., the Salvation Army and other notable national movements.

For several years past the public utilities of leading cities have been using national advertising to prove the efficiency of their services. The American citizen by the educational character of the national advertising campaign, has been humanized, civilized, educated and made sound in mind and body. National advertising with a guaranteed name and trade mark has shown the American citizen how to take care of his teeth and how to use soap and porcelain baths and wear healthy underwear and all-wool clothes, and quality shoes, and hats, neckties, collars, shirts, hosiery, etc.

National advertising has brought to the breakfast table, to lunch and to dinner, strength-giving foods of all kinds, certified milk, reliable canned products, etc. The American people are the best fed, best clothed, best housed on God's earth!

National advertising has placed before the masses a motion picture to amuse and instruct; national advertising has proven the value of punctuality with the unsurpassed standard American watch; national advertising in these days of the scarcity of servants has brought to the household the value of electrical contrivances in the kitchen; national advertising has shown the masses with the talking machine and the player piano how they can be cheered, amused and interested.

National advertising is bringing to the American people the ideal lasting gift for the expression of love, friendship and sentiment, in jewelry, gems, watches and silverware, in "Gifts that Last"; and with all these wonderful and remarkable accomplishments of national advertising, now the churches of many denominations are raising funds of millions of dollars for display advertising in the daily newspapers throughout the country to fill the churches and bring the human race to a realization of its Divine Creation.

Faulty Advertising of Goods

An advertising practice which is so destructive of public confidence in retail stores that it is remarkable that it should still be prevalent, was described in a recent bulletin of the Better Business Bureau of Detroit, says the National Vigilance Committee of the Associated Advertising Clubs of the World, with which the Detroit bureau is affiliated.

"One purpose of advertising," says the National Vigilance Committee, "is to sell goods, to be sure, but it must go further than that before it can pay as it should. It must also be an influence toward the building of good will, and if an advertisement helps sell goods to-day on such a basis as to destroy confidence, it is a poor advertisement, whatever the volume of sales created to-day."

The bulletin from the Detroit bureau follows:

"In the course of our work we have learned that it is a usual practice among buyers to have small quantities of a highly desirable article in a lot of merchandise, and in advertising this lot for sale mentioned the more desirable articles prominently in the advertisement without stating that there is a limited number to be sold.

"This practice will destroy public confidence in a store because those purchasers who call at the store early on the day of the sale and select the most desirable varieties of a lot will be few compared with those who follow and are disappointed at not finding the desirable items as advertised.

"This should be avoided, and when advertising such a limited lot, this should be plainly stated so as to eliminate any displeasure on the part of those who call later in the day and find that the items are exhausted."

The Threatened Rain of Gold

By Julius Mickle.

JEWELERS should be as intimately interested as scientists in the recent despatches dealing with the discovery of the solution to the age-old problem of the transmutation of metals. First there was the cable from Paris making the bare announcement, crediting the discovery to Sir Ernest Rutherford, of Cambridge University. To be sure, another scientist had obtained first results along this line in the first decade of the century, from which the cable would seem to mean that Sir Ernest had now succeeded beyond the point of experiment, and had learned something more or less definite concerning the natural laws governing transmutation, so as to be able to control the process.

More recently comes word of a book published in London, late in January, by Professor Soddy, Professor of Physical Chemistry at Oxford, who received his training in scientific investigation from Sir Ernest Rutherford. In this book, Professor Soddy not only accepts the theory of the transmutation of metals, but actually describes how gold may be obtained from mercury and lead.

Everyone has read more or less concerning the efforts of the ancient alchemists to discover the "philosopher's stone," that elusive substance which was to change the baser metals to gold. From their supposedly misdirected efforts civilization did not, indeed, achieve any other method for the production of gold than by continuing to dig it out of the ground; but their work was not wasted, since practically all our knowledge of chemistry is traceable to a beginning in their experiments.

The theory of the alchemists was, of course, that there was some basic form of metal. That, at least, was the scientific theory. To what extent some of the earlier of them may have endeavored to operate on a purely supernatural scale—admitting matter to be of different compositions, transmutable by divine or infernal influence—is another question. But while the common people of their day viewed the matter as pertaining to the supernatural, it is likely that the alchemists themselves worked on a firmer foundation, continuing bravely in their search for knowledge until they had proved to their own satisfaction that elements were not transmutable—when at once they became chemists, metallurgists, etc., and were content to obtain their gold indirectly, through the channels of industry and commerce.

But alchemy definitely renounced the search for transmutation only a comparatively short time when once more, in the early years of the 20th century, the subject was reopened by the late Sir William Ramsay. This famous scientist first discovered helium in the metal cleveite, and then later in the emanations from radium.

Here was the first nebulous suggestion of a dream come true.

Helium was a clearly marked element (as elements are known). Radium was another such. Yet out of the disruption of the latter Sir William discovered the former. This was the first observed case of the transmutation of metals.

Sir William at once conceived the idea of applying the mighty but little-known powers of radium in an effort to obtain other forms of transmutation. By its use he actually did obtain the elements of sodium and lithium from copper. The dream was becoming less nebulous.

His next effort was intended to be a reversal of the aim of the alchemists of old. They sought to change base metals to gold. Sir William hoped to change gold into base metals—rather a disastrous ambition, looking at it from one viewpoint; but then the scientist of to-day finds all knowledge good. In any event, Sir William wrote in a letter dated July 25th, 1907, "The next shot will be to try some heavier metal, say gold, and see if krypton will not be found from the emanations. Gold, too, should give alkali metals."

Unfortunately, however, other work intervened, and ill-health and death closed the chapter before Sir William Ramsay continued his interesting experiments.

Meantime Sir Ernest Rutherford, who had been Professor of Physics at McGill University, Montreal, for nine years, was appointed Langworthy Professor and Director of Physical Laboratories at the University of Birmingham. This was in 1907. For the past twelve years he has worked chiefly on radium and radio-activity on the constitution of atoms and elements. Among other things, he discovered that the alpha particle from radium, in passing through a thin volume of matter, was deflected from the straight line course to a much greater extent than had previously been believed from the accepted notions of atomic structure. To explain this, Sir Ernest suggested that the atom was of a type now referred to as the "nucleus atom"—i.e., that the main mass of the atom was concentrated in a very small volume of nucleus carrying a positive charge of electricity. This theory involved an entirely new conception of matter, but has since been generally accepted by scientists.

Seemingly this discovery left open the door for the more recent discovery of the transmutation of metals, although the despatches do not say so.

Professor Soddy, the latest entrant into the field of alchemy, was demonstrator in chemistry at McGill from 1900 to 1902, and was there trained in investigation by Sir Ernest Rutherford. The conjunction of these two minds at a Canadian university, therefore, had much to do with the most momentous discovery of the century—possibly of any century. Professor Soddy has since become famous in the same line of investigation as that followed by his compeer: research into the nature of elements, and particularly into radium and its cognates.

Some extracts from his book are given as follows in the despatch:

"Discoveries in radio actvity have shown that in the smallest atoms of matter all around us there exists stores of energy a million times greater than any so far harnessed. Limitless physical power awaits humanity as soon as knowledge that shall lead to its control and application has been obtained. How many unrecorded ages elapsed before the energy of fuel was controlled, and in how short a space of subsequent time has it altered the whole mode of life of the whole world. Given a clear course, and the most rare of natural qualities, common sense, physical science can abolish the struggle for existence so far as concerns food and fuel."

Prof. Soddy has much to say of queer elements and strange atoms of alchemists' dreams turning base metal into gold. There was nothing extravagant in them, he says. The elements can be transmuted into one another, or could be if the atoms in them could be varied.

"To get gold from mercury," he says, "expel from the atom of mercury one betaparticle, which will make thallium, then one alphaparticle, which will turn thallium into gold. Or to get gold from lead, expel from the atom of lead one alphaparticle, which will turn into mercury, and proceed as before."

The Beauties of Jade*

JADE.

The name jade has been indiscriminately applied to many compact or tough minerals, usually white or green in color, and embracing not only jadeite, chloromelanite and nephrite (the true jades), but also among other minerals, saussurite, bowenite, californite, sillimanite or fibrolite, pectolite, plasma, williamsite, prehnite and agalmatolite or pagodite.

There is even uncertainty regarding the propriety of the use of the word "jade" in describing jadeite and nephrite, as these are two distinct minerals, although they have the same general appearance in color and texture.

The term "jade" covering both jadeite and nephrite, is, however, firmly established in both commerce and art, and it would serve no good purpose to try and displace this thoroughly accepted word, especially as no other descriptive term could possibly be found to answer as well.

Jade served prehistoric man from which to fashion implements and ornaments, and many axes, hammers, chisels and some rudely carved idols made from this exceptionally tough mineral have been found in different parts of the world, and especially in Europe among remains of the stone age.

Modern lapidaries, who experience the greatest difficulty in cutting and polishing jade, marvel at the skill and patience which must have been employed by primitive man in fracturing and grinding the wonderful jade weapons and tools which form part of many important collections. In China, jade or yu shih (yu stone) has always been held in the greatest esteem, although the term yu actually embraces other jade-like minerals which are white to dark green in color.

The Chinese give jade the preference over every other stone, and as a result jade is a very important article of commerce in that country.

Canton handles most of the cut jade, and one street in that city is entirely given over to jade merchants. Remarkably high prices are paid for the finest jade in China, and a noted American merchant expert states that a small necklace of jade beads, each one measuring less than ¼ inch in diameter, is valued as high as $1,000 to $3,000; a single green ring stone, $200 to $400, while thumb rings have been quoted as selling occasionally as high as $15,000 to $20,000 each. Translucent white, the color of fresh lard, is said to be the rarest of the jades, while yellow and green jades are prized according to their shades of color and condition of translucency.

Some emerald-green jade has been found translucent to almost transparent, and such stones approach the emerald in beauty and brilliancy.

Chinese lapidaries are extremely skillful in cutting, polishing and carving jade ornaments and in producing jade vessels, brush holders and objects of art, often ornamented with gold and precious stones.

The Heber Reginald Bishop collection of jades, in the Metropolitan Museum of Art, New York city, is one of the most important collections of rough, cut and carved jades in the world. Here can be seen and studied rough jadeite and nephrite, prehistoric weapons and tools, crudely carved idols and ornaments, wonderfully carved and jeweled bowls, vases, sword handles, bottles, flowers, ornaments—in short, a complete exposition of jade and of the most priceless objects fashioned therefrom. A visit to the special room in which this collection is housed will be of great value to any jeweler and at the same time afford keen gratification to every lover of beautiful things.

JADEITE.

Jadeite and chloromelanite are members of the pyroxene or augite group of minerals—chloromelanite being a dark green or black variety, differing somewhat in composition from jadeite and containing about 10 per cent. of sesquioxide of iron, which slightly increases its specific gravity over that of jadeite.

This extremely tough fibrous mineral has prismatic cleavage, splintery fracture, hardness of 6.5 to 7, specific gravity 3.2 to 3.4 (chloromelanite 3.4 to 3.6), refraction double 1.66 and 1.68, lustre subvitreous, streak uncolored; it is opaque to translucent, and fuses easily to a blebby glass in an ordinary flame, coloring the flame a bright yellow.

Jadeite is composed principally of silica, alumina and soda.

NEPHRITE.

Nephrite is a tough, compact and uniformly fibrous and fine-grained tremolite or actinolite, belonging to the amphibole or hornblende mineral group.

It breaks with a splintery facture, hardness 6 to 6.5, specific gravity 2.9 to 3.1, refraction double 1.606 and 1.632, lustre somewhat oily, is opaque to translucent, is not attacked by acids, and fuses with difficulty before the blowpipe to gray slag.

Nephrite is composed principally of silica, magnesia and lime.

Jadeite and nephrite occur in the following colors: marble or milk white, greenish and bluish white, white with green patches or spots, white veined with green, pale gray, yellow, brown, blue-green, leek-green, apple green, emerald green, pale amethystine, and, rarely, white with a tinge of red or rose red.

The same colors seem generally to be present in both jadeite and nephrite; in fact, it is claimed that sometimes both minerals are found to be combined in the same specimen, and while it is easy to distinguish these stones in the rough, principally through the great difference in their fusibility, it is more difficult to do so in cut and polished specimens, because the specific gravity and hardness of jadeite and nephrite often approach too closely to make these tests conclusive. There does not seem to be any difference in the commercial value of jadeite and nephrite where the two stones are identical in color and translucency.

Besides the names jadeite, chloromelanite and nephrite, jade i sknown as axe or hatchet stone. It is also called kidney stone because it is supposed to cure kidney diseases. In New England it is called greenstone, and the Maoris also call it pumanu or axe stone.

The Maoris carve jade into a grotesque form of the human figure, called "tiki," which is worn as an amulet.

Jade is very resonant, and is sometimes used by the Chinese as material for a musical instrument. The stones so used are called sounding stones.

Chalchihuitl of the Aztecs, like the yu stone of the Chinese, probably included a number of minerals, notably jade and turquoise. The important jadeite mines in Burma are under the control of the British Government, and were discovered about six hundred years ago. They produce large quantities of this valuable mineral. These mines are in Upper Burma, in the Mogoung district, on the upper course of the Uru river.

The native miners build fires on the surface of the

** From a folder sent to the trade by the American Gem & Pearl Co.* *Copyright 1919, by the American Gem & Pearl Co.*

stone, and the rapid cooling causes the jadeite to crack. It is then easily broken up and sold to Chinese buyers on the spot.

About 400,000 pounds of jadeite, mostly medium and poor quality, is quarried annually, the product being valued at about $250,000. Fine material brings high prices, and there is a record of a block, measuring about a cubic yard, for which $40,000 was refused. About $500,000 worth of jade is supposed to be used in China annually.

Nephrite has been discovered in places in Alaska, at Jade mountain.

Other localities where jadeite or nephrite have been found are southern border of Turkestan, Eastern Siberia, New Zealand, Silesia in Germany (where a boulder weighing 4.718 pounds was discovered at Jordansmuhl and now forms part of the Bishop collection), New Guinea, New Caledonia, and possibly also Mexico, South America and India.

Some other jade-like minerals are bowenite (nephrite bowen); a green serpentine, somewhat resembling nephrite, but much lighter and somewhat softer, as its specific gravity is 2.59 to 2.78 and hardness 5.5 to 6.

Saussurite, a tough compact variety of zoisite, fracture splintery, hardness 6.5 to 7, specific gravity 3.0 to 3.4, translucent to opaque, colors from white to gray, bluish green and greenish gray.

Silimanite or fibrolite; a densely compact mineral, perfect cleavage, fracture uneven, hardness 6 to 7, specific gravity 3.23 to 3.24, lustre vitreous, colors brown, grayish white, grayish green, transparent to translucent. This mineral was also employed to make weapons in Western Europe by prehistoric man.

Pectolite; massive, fine grained, tough, cleavage perfect, fracture uneven, brittle, hardness 5, specific gravity 2.65 to 2.78, color pale green, resembling jade, used by Alaska Indians for implements.

Williamsite; an apple green variety of serpentine, hardness 4.5, specific gravity 2.59 to 2.64.

Prehnite; cleavage distinct, fracture uneven, hardness 6 to 6.5, specific gravity 2.80 to 2.95, subtransparent to translucent, oily green passing into white and gray, often fading on exposure to light.

Agalmatolite or pagodite; member of mica group—of amorphous compact texture, very soft, hardness 2 to 2.50, specific gravity 2.78 to 2.81, grayish, grayish green, brownish, yellowish. Chinese use this stone for carving into images, pagodas, etc. It is also called image or pagoda stone.

The "Flea Power" Marvel

However accurate the calculation may be, it is a highly interesting statement—to customers even more than to jewelers—that four "flea-power" is the force required to operate a watch. The Thoma Brothers Company, Cincinnati, O., makes this public on a card which gives other interesting information concerning watches, as follows:

"Few pieces of machinery show more marvelous features than that of the watch. As a general proposition it may be stated that a watch is the smallest, most delicate instrument of the same number of parts that has ever been devised. About 173 different pieces of material enter into its construction, and upward of 2400 separate operations are comprised in its manufacture.

"Certain of the facts connected with its performance are almost incredible when considered as a whole. A blacksmith strikes several hundred blows on his anvil in a day, and, as a matter of course, is glad when Sunday comes; but the roller jewel of a watch makes every day —and day after day—432,000 impacts against the fork, or 157,680,000 blows during the course of a year, without stop or rest—or some 3,153,600,000 blows during the space of twenty years, the period for which a watch is usually guaranteed to keep good time.

"But the wonder of it does not cease here. It has been calculated that the power that moves the watch is equivalent to only four times the force used in a flea's jump. The watch power is, therefore, what might be termed the equivalent of a four flea power. One horse-power would suffice to operate 270,000,000 watches. Furthermore, the balance wheel of a watch is moved by this flour flea power one and forty-three one-hundreths inches with each vibration, or 3559 miles continuously in one year.

"Not much oil is required to lubricate the little machine on its 3500 mile run. It takes only one-tenth of a drop of oil for the entire machinery a year.

"Consider the work this delicate machine is doing. See that your watch is cleaned and oiled once a year."

The illustration shows the rosewood, mahogany-lined and silver-mounted casket which was presented to General Sir Arthur Currie by the citizens of Victoria, B.C. This was designed and executed by Mitchell and Duncan, Jewelers, Victoria. The massive shield, Provincial coat-of-arms, and laurel wreath are of silver, the coat-of-arms being carried out in colored enamels, inlaid.

Surmounting Difficulties in B.C.

(*Continued from page* 46.)

the travelling expenses of the delegates who attended the convention of jewelers at Regina. The railroad fares of all the delegates were pooled, and the total sum divided by the number of delegates in convention assembled. As a result, each jeweler present was assessed a sum of something like $7.00. He thought this rather a good idea, as the jeweler coming from a distance to take part in the convention did not have to bear the penalty of the whole expense while the local men got off scot free. He threw this out as a suggestion as it tended to encourage delegates from long distances.

Resolution: "Resolved, that the Executive be requested to take into consideration, in preparing the programme for the next convention in June, the matter of pooling all railroad fares." This was adopted unanimously.

Mr. Allan put to the meeting a motion that a hearty vote of thanks be accorded Messrs. Young and Ross for their able addresses, with the assurance that a great deal of good would result from the meeting. Carried.

On the call of Mr. Young, a hearty vote of thanks was accorded Mr. Allen for his kindness in arranging the convention and for the amount of good work he had done in association matters.

The Meeting at Victoria, B.C.

VICTORIA, B.C., Jan. 22.—The conclusion of the tour undertaken by Messrs. Young and Ross for the purpose of furthering the organization movement in the jewelry trade of Canada was reached this evening with a meeting of the Victoria jewelers at which it was decided to form a local jewelers club in affiliation with the B. C. Association.

On account of the delay in the arrival of the Eastern men, a number of Victoria jewelers were unable to remain in Vancouver for the meeting there, and it was accordingly decided to get the local men together here, so that they would be put immediately in touch with the situation. The response was very enthusiastic, almost every firm being represented and a very cordial spirit of fellowship being exhibited. Those present included Messrs. M. J. Little, A. H. Mitchell, W. Duncan, J. Rose, A. A. Clayton, F. Francis, A. B. Oldershaw, M. Nailor, W. H. Wilkerson, J. Weuger, E. Andernach, M. Kilburger and H. Greensfelder. The chair was taken by Mr. Little, who briefly explained what had been done at Vancouver and what the organization movement aimed to accomplish.

Mr. Ross and Mr. Young were then called upon in turn and explained what had been done throughout the Western Provinces. A general discussion followed and it was unanimously decided to form the Victoria Jewelers' Club to regulate local conditions and to work in harmony with the District Association to be formed on the Island. Mr. A. H. Mitchell was elected the first President; Mr. M. J. Little, Vict-President, and Mr. F. Frances, Secretary. The decision to make the fee for membership in the associated organizations $10 per annum was confirmed, and it was also decided to hold the first meeting on the first Thursday in February when a supper will be enjoyed at a local hotel and a business meeting follow.

Changed Conditions in the Jewelry Business

Conditions are such that we are unable to give our customers the good service of other years.

More Time Required for Good Work	We must have very much more time to properly get out work. Please do not ask us to make hasty promises, because we want our promises to be reliable.
Must Refuse Certain Classes of Watch Work	We are unable to take in all classes of watch work. There is a great scarcity of watchmakers and salaries are such that low priced watches cannot be profitably repaired. In addition to this, there is an impossibility of getting material for certain classes of foreign watches, owing to lack of importations during the last five years.
Cannot Furnish "Loaners"	We are unable to furnish loaner watches as plentifully as in other days. It is well to provide yourself with a low priced watch for temporary use or for use when camping or hunting or in any place where a fine watch might suffer serious injury.
Optical Insurance	The optical houses of Chicago have been on a strike for several months. In many instances it takes two weeks to get lenses that formerly took two days. Every person who requires lenses of special grinding should own a duplicate pair, which may be inserted whenever necessary.
Clock Repairs	We can take in only a limited number of clocks for repair and cannot call for or deliver.
No More "Free" Engraving	We cannot do any more "free" engraving, and find ourselves compelled to charge for certain classes of work that in other days we were glad to do as a matter of store service and courtesy.
No Valuation on Goods Purchased Elsewhere.	Jewelers are always reluctant to put a valuation on merchandise purchased in other stores. If the other store was reliable, undoubtedly the price paid was just; if it was an unreliable place the purchaser should not have gone there in the first place.
We do Appraising for Banks and Estates.	We do appraising of diamonds or jewelry for banks, in the settlement of estates or for private individuals. This service involves the depositing of the article with us for a sufficient period for careful estimate, and when it is made to the customer it is authoritative. For this service we charge 1% of the valuation plus labor charges if stones have to be taken from the settings in order to do accurate work.

CARDS SENT OUT TO MEMBERS OF THE ILLINOIS RETAIL JEWELERS' ASSOCIATION.

The Fibula and the Torque

(*Continued from page* 48.)

ing spikes, which, even aside from its great weight, must have made it a horribly uncomfortable collar. Its owner may or may not have prided himself unduly on the torque itself, but he unquestionably had just cause to pride himself on his ability to wear it.

The other torque illustrated was evidently the property of some person of importance, since it is of solid sliver wire, wound to shape, and welded together at the ends. One end is hooked and the other looped, the loop holding to the hook by the elastic outward force of the bent metal. Such sumptuous torques are remarkably rare today; in fact, that in the illustration may be the only one on the continent.

The remaining figures in this illustration are armlets, more or less contemporaneous with the fibula and the torque, but outlasting either. The upper left hand, bottom centre, and bottom right hand figures are coils. The other three are composed of single curves. That in the lower left hand corner is of twisted silver wire, like the torque described above.

Although few golden armlets remain today, it is stated that in the days of the ancients there were many of solid gold, as this was one of the most convenient methods of transporting wealth. Irish chieftains were known to possess golden coils (like the central bottom figure) extending in sections from wrist to shoulder. But Ireland dissipated her wealth, and at a very early period her gold was gone.

In connection with all these things the reader is apt to pass over those composed of the baser metals as comparatively valueless and not properly belonging to the classification "jewelry." As to this, the reader need only be reminded that all metal, in those days, was "precious" metal. The acquisition of any of the pieces shown would probably require greater sacrifices on the part of their would-be possessors than any of us would be willing to make today for the most exquisite jewels.

Fibulae, torques, and armlets, therefore, are all properly "jewels" in the strictest sense of the term; and if men today were willing to sacrifice as much in proportion to the purchase of jewelry, the jewelers of Canada could sell out their present stocks within a week.

MacLean's Magazine

Clinton Pattern

The Silverplate of

William Rogers *and his* **Son**

Unusual in Charm.
Exceptional in Value.

Made and Guaranteed by

WM. ROGERS MFG. CO., LTD., NIAGARA FALLS, ONTARIO

An Advertisement to Stimulate YOUR Sales in
Wm. Rogers & Son Silverplate

THE INSTRUMENT OF QUALITY

Sonora

CLEAR AS A BELL

THE SONORA SELLS ITSELF

To the Dealer and to His Customers

IT has never been a difficult matter to obtain the highest class of representation for the Sonora. The difficulty has been to keep up with our dealers' demands for more instruments. So high is the Sonora held in public esteem that it is probably the most "oversold" phonograph in the world to-day.

WHY?

1. **Tone Quality**—At the Panama-Pacific Exposition, in competition with the world's foremost phonographs, the Sonora won the highest score for tone quality.

2—**Silent Motor**—Made in Switzerland by experts, it is the supreme motor of the phonograph world, and plays nearly twice as long as other machines sold at the same price.

3—**Universal Playing**—All makes of disc records are played perfectly.

4—**Cabinet Work and Design**—The wonderful beauty of the Sonora is due both to its finish and its graceful, flowing lines (the "bulge" effect), a patented process. It is not necessary to offer "easy payments" on an instrument so greatly in demand as the Sonora—an important consideration to every phonograph representative.

SONORA SEMI-PERMANENT SILVERED NEEDLES

are in great demand. They are used on all makes of steel needle records. Play 50 to 100 times, and increase the life of the records.

Jewelers desiring to carry the Sonora Phonograph should make application to the Goldsmiths' Stock Company of Toronto, who are Selling Agents to the Jewelry Trade throughout Canada.

I. MONTAGNES & COMPANY

Sole Canadian Distributors for the Sonora Phonograph and Sonora Needles

Ryrie Building - TORONTO

Phonograph Department

Conducted by C. M. Pasmore.

Competition No Bar

IT is often the case that a merchant hesitates to take on a new line of goods because some other merchant in his town is handling the same or a similar line.

The Christmas Eve experience of a Toronto jeweler, reported on another page in this section, should provide conclusive proof that established competition is no bar. If a jeweler in a city where there are dozens of large music shops specializing in phonographs, dozens of others handling phonograph exclusively, and goodness knows how many mechants handling them as a side-line—if under those circumstances a jeweler can dispose of four machines in one evening, the bugbear of established competition must surely be a false one.

The only question for the town jeweler should be how quickly he can get into the game and share in the profits.

And speaking of profits, have you gone so far yet as to make enquiries of the manufacturers or jobbers as to what there is in it for you?

* * *

Congratulations Due

THE latest boquet for the phonograph is that tossed by a writer in *Printer's Ink*. True, he embraces the piano with the phonograph, but since the phonograph business is by long odds the more active of the two a major share of the compliment may be appropriated by it.

The writer says: "The phonograph manufacturers and the piano manufacturers have by their advertising sold music to the American nation. They have by their advertising . . . . changed America from one of the least musical nations into one of the leading musical nations of the world.

"Think of what a widespread, almost universal influence music now has on this nation. Big movie theatres now support large symphony orchestras which play several times a day and which render the highest sort of music. And the public eats this music up. The public appreciates it—because the public has heard most of the highbrow pieces on player pianos or phonographs. Highbrow artists, vocal or instrumental, tour the country and are greeted by enormously enthusiastic crowds . . . . . Community song festivals are quite the thing . . . "

And so on, more or less indefinitely.

Aside from the facts that "America" is not a "nation," but a couple of continents; and that the United States has yet a long way to go before becoming a leading "musical" nation in any other than in point of money spent—aside from these facts, the writer is quite correct, and the phonograph is indeed largely responsible for the change.

It is only fair to say, however, that the United States is well on the way and may easily become, in time, the leading musical nation of the world.

* * *

Plenty of Choice

DON'T become discouraged if another merchant has picked up the agency for the machine you were thinking of stocking. The good machines of to-day are not confined to one or two makes, and if there is any "best" among them it is largely in the opinion of the purchaser.

And since there are multitudes of purchasers for every really good make on the market, there must of necessity be considerable diversity of purchasing opinion.

Look over the motor car field. Has any one concern, by the superlative efficiency of its product, been able to drive its competitors from the market? On the contrary, the number of different makes of cars is increasing almost daily, and the quantity output of each is also increasing.

Rest assured, there is no more chance that any one make of phonograph will be able to "hog" the market. Take your territory into consideration in deciding what class and price scale of phonograph you should stock, but having decided this the choice of a make within this class is a matter for your own individual preference. If necesasry stock more than one make. But do not let the loss of a desired agency upset your calculations to the extent of thinking that there is nothing left for you.

* * *

Misplaced Hate

MANY a child professes a hatred of music due to the fact that he (it is usually a boy who "hates" it!) has had the wrong form of instruction. There is, of course, no royal road to the learning of instrumental technique. But many teachers, even yet, go too far to the other extreme of making the study dull.

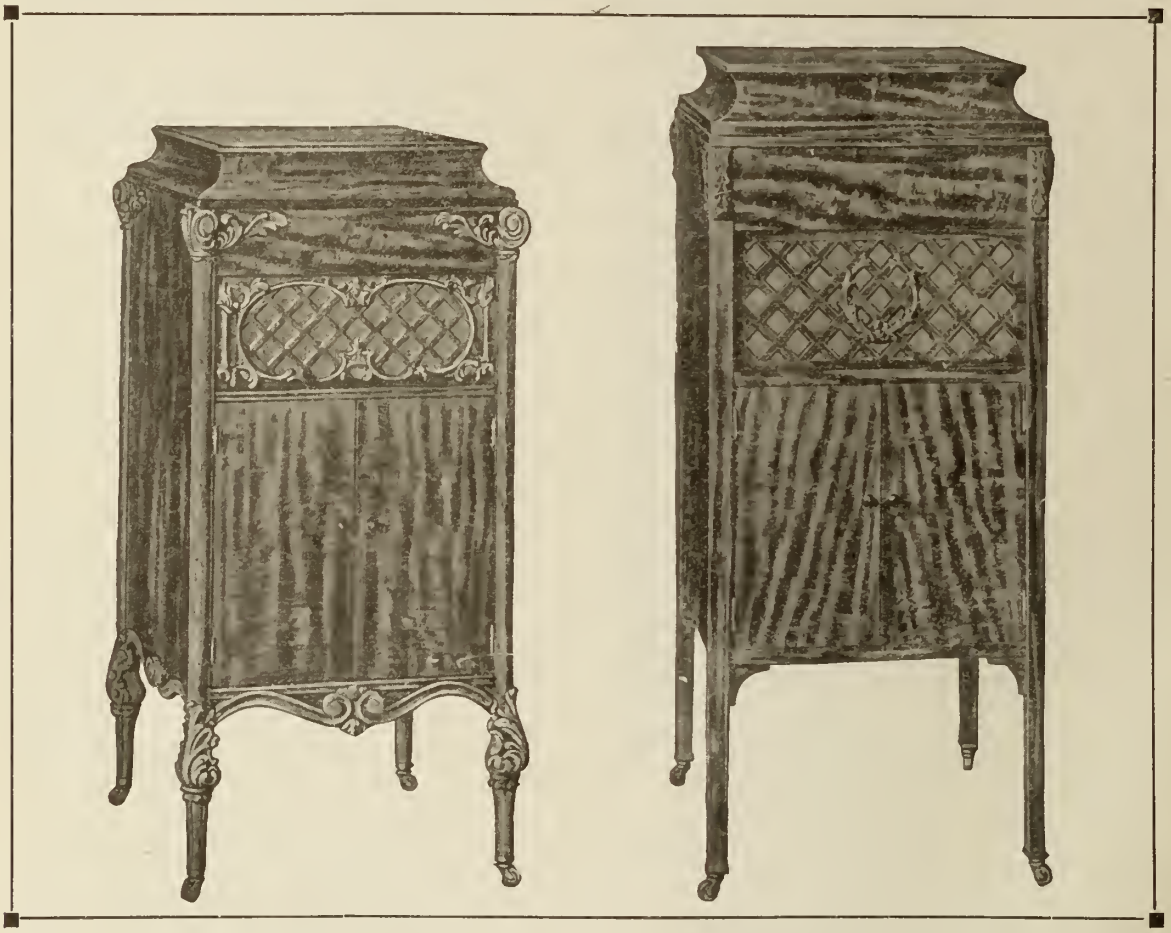
Some, who are more awake than others to the possibilities of the phonograph, use this instrument to add interest to the regular "lesson" periods. Parents should get free of the idea that they can turn their children into musiciains by applying a certai namount of money and a certain amount of grindstone to the process. A phonograph will do a lot to help things along.

* * *

What is Best?

WHEN demonstrating a machine, do not overlook the fact that some makes use vertical and others horizontal vibrations. There is a great difference than one might imagine in their respective abilities to play any given class of music. One will reproduce the voice almost perfectly, while lacking ability to reproduce the incisive touch of the piano. The other may be better with instrument than vocal pieces. If you handle more than one style of reproducer, find out by test which types of music each plays best. Then, when a customer comes, find out, if possible, the style of music he prefers. Demonstrate that style on the machine which plays it best. And do all you can to sell that machine, even though it be a less costly one than one he might be prepared to buy. This will pave the way for a steady flow of records to that customer. The "best" need not be the costliest. As in all other things, sell the customer what will please him best.

Gerhard Heintzman
Phonographs



THE best phonograph must be one of perfect parts—the material must be the choicest money can buy—the workmanship must be the finest that skilled hands, keen eyes and brains can produce—the motor perfection itself, and sound reproducing equipment the latest and best achievement of scientific research.

Such a combination of elements forms a perfect phonograph—

THE GERHARD HEINTZMAN

And it is questionable if such an accomplishment could be attained without such experience as is possessed by the Gerhard Heintzman organization, experience gained through long years devoted to creating and producing

Canada's Greatest Piano

Gerhard Heintzman, Limited

Head Office and Factory: Sherbourne Street

Toronto - Canada .

The Three Links in the Phonograph Sale

By Ernest A. Dench

THERE are three distinct links in making the phonograph sale. First the machine, then the record, followed by the little accessories that enable the machine to give good service. All of these links call for attractive window displays, either separately or jointly, according to the central idea upon which the window trim is based.

THE FIRST LINK

A. H. Mayers, New York, announced by means of a card placed at the back of the window that:

"You have all the great artists on the string when you own a —ola."

The thought contained on the window card was visualized by chains of different colored ribbons that ran from the cabinet models at the rear to the photos of such celebrities as McCormack and Caruso, which reclined on the floor down in front.

Solomon's, Montreal, Canada, had a large, roomy window that was occupiel by different sized models of high priced machines. There was a single large card in the middle that had a double meaning, but which particularly referred to how such a machine would add tone to a room. It ran:

"The—phonograph speaks for itself."

The Brunswick Shop, Montreal, utilized the panelling at the rear to hammer home various points, two of which suggested:

"Let your ears judge. Then come in and decide."

"The final achievement, plays all records properly."

A blue and gold Persian rug was laid on the middle of the floor with a phonograph in the centre. Just down by the side of each machine was an open record album. The display was balanced by another machine at each furthermost end of the rug.

Layton Bros., Montreal, had a display of William and Mary period models, in the middle of which a card suggested:

"Buy a phonograph and put the U in music."

Attached to the period models were little cards, inscribed in purple script on a cream background. One announcement ran as below:

"Authentic finish of the period."

In another of Layton's windows rose plush was laid in billows by the pane, followed by a row of records laid singly. Behind the records, composed with tins of needles, were the words that tied up the trim with the Prince of Wales' visit:

"Ich Dien."

Cabinet models occupied the rear of the display.

C. Culross paid attention to the same patriotic event by draping the phonographs at each rear side with British and French flags. Fastened to the part of the machine where the record is placed were tiny Allied flags. Down in front frills and flounces were formed with red, white and blue chiffons.

Portable phonographs are cheap in price, but there is no reason why they should not be as artistically displayed as the more expensive cabinet types, especially as the purchase of the former invariably leads to the purchase of the latter. The Berliner Phonograph Co., Montreal, accordingly knew a thing or two when they draped folds of white satin around the sides of the machines on the floor.

THE SECOND LINK

Now for a few records and accessory trims picked up in Montreal and elsewhere.

C. W. Lindsay Limited, Montreal, had a phonograph mounted on a panel at the side of the trim. The picture, to quote the caption that accompanied it, "shows section of phonograph department and how customers can choose records in comfort. Best attention in well aired salons."

W. W. Hara Co., Montreal, capitalized the English heir's visit by calling attention to:

"The Prince's favorite—'Johnny's in town.' 90c."

This they did by draping the floor with the Union Jack, over which records were laid, using the envelopes as doilies.

The Mulhollin Piano Co., Montreal, varied the foregoing arrangement with a carpet laid on the floor in the middle and occupied by the Prince's records, individually displayed on easels. At each side of the carpet was a cabinet model, while a framed portrait of the young Royal visitor leaned against the rear panelling.

Treadgoods, Kingston, Ontario, have a slogan that runs:

"Get the habit when you want good records."

The Gotham Shops Inc., New York, suggested in their window, located in the heart of the business district, where the suggestion would have a one hundred per cent. appeal, that:

"The welcome guest is he who buys a record. Take one with you. The cleverness of your gift will delight everyone. The range of choice is unlimited. Records for every mood and occasion."

Steger & Sons, Newark, N.J., enclosed their trim with gilt panels, with a record placed over white crepe paper in the centre of each panel. Cards referring to the record are placed below the record.

The Chalmers Co., Newark, N.J., exhibit their records in different ways, according to the season of the year. But the same principle is involved. At Easter the records are set out on the rear panelling on egg shaped cards; at Christmas they assume the guise of a Christmas tree. Other occasions are taken advantage of along the same lines.

THE THIRD LINK

Landay Bros., Newrak, N.J., showed a portable model down in front with a magnifying glass placed in such a position that it drew particular attention to the record needle, in readiness for using on the phonograph. A card above stated that:

"The Tungsten has solved the needle question. This one has played 100 records. 4 for 10c."

The Price Phonograph Co., Brooklyn, N.Y., placed velvet phonograph cleaners in between the records set out on the floor in front. A card conveyed the information:

"Velvet cleaner — a few cents well spent."

The Aeolian Co., Brooklyn, N.Y., formed crosses on the floor with the assistance of rows of music cabinet polishers.

Landay Bros., Newark, N.J., found room in their trim for several rows of Victor dogs, which were arranged on folds of green satin. The dogs were backed up by a card that proclaimed:

"Take the Victor dog home for 25c."

The foregoing suggestions will prove of great assistance in completing the three distinct links in the phonograph sale.

The creative genius of man finds its highest expression in the modern phonograph.

CECILIAN CONCERTPHONE

IS NATIONALLY ADVERTISED

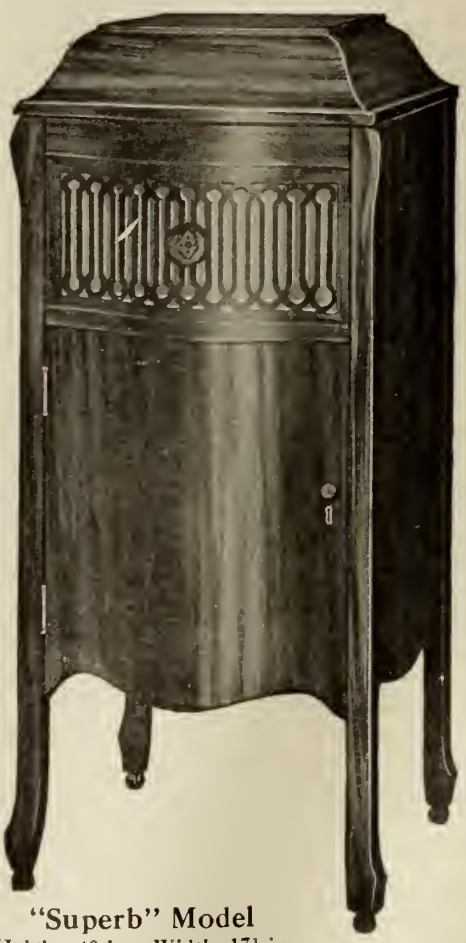
DURING 1919 the public have learned more about constructional and musical worth of the various makes of Phonographs than at any previous period.

DURING 1920 the knowledge they have gained will be much in evidence.

THE Purchaser of a Phonograph will demand more detailed information before making the final decision.

INSTRUMENTS will be sold more on merit and less on show.

A CECILIAN Dealer will be in the premier position to meet this condition of affairs. Because the Cecilian Dealer will be offering to the Public an instrument that will stand up under the most careful scrutiny both as a thing of beauty and an article of mechanical and musical perfection.



"Superb" Model
Height, 40 in.; Width, 17½ in.

THE CECILIAN COMPANY, Limited

Canadian Distributors for Cecilian Concertphones

247 Yonge St. TORONTO

Repairs Form Paying Line

WHILE the "legitimate" dealers—that is to say, those who deal in phonographs exclusively—are just beginning to awaken to the importance of the repair end of the phonograph business, the jeweler still has it in his power to grasp an opportunity which will make him more or less master of the situation.

In themselves, repairs pay. Just how well they will pay depends on the amount of business to be done in your community, the determination with which you set out to demand and obtain a fair price for the work done, and the economic organization of your repair department. Granting that business is fair, that you obtain a fair price, and that your department is properly organized so as not to waste time, space, material or patience—granting these things, your profit on the department would be more than fair. It should be, and will be, surprisingly good.

Repairing phonographs will bring you profits both directly and indirectly.

In the first place, the experience of the jeweler in the matter of watch and jewelry repairing has taught him the unwisdom of shading the price to get business. Partly, however, existing conditions in the watch repair business have arisen from the fact that the value of money has decreased, while repair charges have gone up but little, excepting by agreement among members of the trade within a certain district. The jeweler starting in now with a phonograph repair department is not likely to have to face this problem—certainly not to anything like the same extent. Efforts are being put forward on every hand now to prevent demoralization of money values; and it is possible that within a year or two its value may tend to increase for a change.

Thus there is every right to expect that you will be able, to begin with, to demand and obtain a fair price for your work; that this price will continue to pay you a certain gross profit; and that any proportionate decrease in overhead expenses due to increase ni business will tend to increase your net profit.

That, however, is not all that is to be said for the phonograph repair department in the matter of direct profits.

You already have, it is presumed, a watch repair department. It is costing you a certain amount in overhead. You know that it you could get more watch repair business, your receipts would be increased greatly out of proportion to the increase in overhead. Then why not take in phonograph repairs? Not merely take them in, but make a specialty of them — get out after them. To all intents and purposes they will do the same thing as an increase in your watch repair business. It may be that you could comfortably handle a considerable amount of work of this sort without increase in your present quarters or staff. A few new tools and the necessary materials would suffice.

Of course, if the business justified having a repairman specially assigned to this work, so much the better. The amount of profit in proportion to the time expended has by actual experience been found to be very great. It takes but a few minutes for an experienced repairman to put in a new spring, oil the motor, or make some minor adjustment of the mechanism; and the customary charge for this gives a large margin of profit, even after you have allowed for the time occupied in reaching and returning from the customer's home. Since these repairs consume so little time, it is possible to make several calls in a day, and the income from the day's work will make a splendid showing on the books.

Have we not all envied plumbers?

If this sort of work is to be done, and there is not enough of it to occupy the entire time of one repairman, it would be well to set aside a certain day or days in the week on which such calls could be made; and a customer calling or phoning for a repair to be made at his house would be told then on what day your man would be able to call.

Of course, a good part of the repair work, perhaps the bulk of it, would be done in the shop; but whichever variety it may be, it offers you the opportunity to reap the second variety of profits mentioned at the beginning of the article—the indirect kind.

First there are the repairs brought

(*Continued on next page.*)

Who Says Phonographs are not Quick Sellers?

As anyone knows who tried to keep phonographs in stock last year, deliveries were slow and uncertain owing to the fact that the manufacturers could not make machines fast enough. So it was only natural that an order placed for delivery during the early part of the Christmas season should be delivered a few days before—or possibly even after—Christmas.

This was more or less the situation that Mr. J. G. Foy, jeweler of Queen Street West, Toronto, found himself in. It was the day before Christmas; a store across the street offered competition in phonographs and records; and Mr. Foy had six machines on his hands which there seemed to be few enough prospects of selling in any particular hurry. Phonographs are not usually regarded as the sort of gift the last minute shopper is likely to pick upon.

Which only goes to show that you never can tell.

The store, a small one, was crowded with the customary eleventh hour rush. People were buying pretty much the sort of thing Mr. Foy expected them to buy—when, unexpectedly, a customer asked to be shown phonographs. With no great prospects of selling immediately, but with an eye to future business, Mr. Foy demonstrated his machines to the best of his ability. In a few moments he had sold.

Then another customer showed interest, and soon another machine was gone.

Later in the evening (Mr. Foy was beginning to get worked up to it by now) a third customer bought; and still later—well, much as we would like to report that he sold his six machines and turned hundreds of potential customers away, a more or less shamefaced regard for the truth compels the admission that four was the limit.

But four out of six recently-delivered machines the night before Christmas must be recognized as a pretty fair evening's sales; and when the profit is taken into consideration in relation to this rapid rate of turnover it is hardly to be wondered at that Mr. Foy likes phonographs. Previous to this he had never made any particular effort to push them—but times have changed, and Mr. Foy is providing real opposition for the phonograph shop across the way.

Repairs Form Paying Line

(*Continued from page* 61.)

to your shop. In all likelihood, a good many of these will be from others than your regular customers. Each name you thus add to your records is another potential customer for needles, atachments, accessories, records, and even possibly a new machine. Every opportunity given you to get in touch with some new individual is an opportunity to sell that individual not only what he comes to buy but any other wares you have in the store which he may desire—not only phonograph sundries, but jewelry, silverware, etc.

Nor is the opportunity any less when a call is to be made at some home, to repair a machine there. The making of the repair itself is only part of your employee's mission. So much is this the case that it is questionable whether to advise the sending of a repairman who is also a salesman, or a salesman who is also a repairman. Of course it is essential to put the machine in good order so that the customer may not be dissatisfied with the purchase of the machine, and it is obvious that this is in every dealer's mind, for if his customers are not entirely satisfied, then his work has been poorly done. It is his task to sell service as well as instruments. But when the repair man visits a house he can also find out many things which will be of value to the dealer to know. He learns the model and type of machine and from the home surroundings and contact with the people he can determine their status as prospects. If the machine they have is not as good as they could well afford he has a splendid oportunity to practice a little salesmanship, and show them how they could have better music in their homes. He can create in them the desire to buy a more expensive machine and his talk may result in their visiting the store for that purpose or to exchange their present model for a better one. Here it can be seen that the repairman should be a salesman at the same time, and the two are really linked together very closely.

All this is being emphasized very strongly just now to those who deal exclusively in phonographs. It is recognized in the trade that the repairing of machines—in which is included keeping them in repair—is one of the most important parts of phonograph business. For one thing, it tends to give permanence to the business.

But while the others are talking about it, the jeweler, with his watch repair department and his established system, has the opportunity to step in quietly and take it for himself.

Self service has been adopted in the talking machine record department of a western store of A. Livingston & Sons, of Bloomington. When there are too many people to be waited upon by the salespeople, the customers may keep themselves interested at a rack of records, conveniently arranged; and they may also pick out records, try them out on the machine, and hand them to a clerk for purchase.

This plan is not only an accommodation for customers, but is also a distinct aid to the department. Any record on the rack is sure to sell in good numbers.

Charmed by the music of a phonograph, a copperhead snake three feet long squirmed into the music store of C. C. Keys, Salem, Ill., recently. The snake was coiled up near the phonograph when it was discovered. It was killed before it had a chance to strike.

BRILLIANTONE STEEL NEEDLES

Absolutely the best steel needle on the market. A quick seller and a sure repeater. Light, Half, Full and Extra Loud Tones.

Uniform Hardness,

Uniform Points

Uniform length

100 packages cost you $9.00 and sells for $15.00

GIVING YOU $6.00 PROFIT

250 packages cost you $21.25 and sells for $37.50

GIVING YOU $16.25 PROFIT

Did you get my latest catalogue? If not, write for one.

H. A. BEMISTER

10 VICTORIA STREET, MONTREAL, QUE.

Knights of Columbus

One of the oldest and most venerable orders in Canada, having branch lodges in every Province as well as all principal cities.

In Canada there are 75 lodges, with approximately 3,500 members entitled to wear this insignia.

In these and in all other Irons & Russell Emblems

the reliability comes from the strict ideals of maintained quality that have marked our policy throughout fifty-eight years exclusively devoted to the making of dependable EMBLEMS — dependable alike to dealers and wearers.

All catalog prices withdrawn. Merchandise sold subject to price at time of shipment.

Carried in stock by all prominent jobbers in Canada.

Irons & Russell Company

Mair Office and Factory

Providence, Rhode Island

Saskatchewan's Good Start

(*Continued from page* 40.)

In the evening the members of the newly organized association were entertained at a banquet in the Kitchener Hotel. A. L. Wheatley acted as toastmaster. The toast to the "C.N.J.A." was proposed by Barclay C. Crichton and responded to by O. M. Ross. Charles F. Clare proposed the toast to the "Ontario Jewelers' Association," and this was responded to by William G. Young, who gave a very eloquent address which was greatly appreciated by everyone present. "Heroes of the Great War," proposed by the Toastmaster, was responded to by Dick Downing, who asked those present to rise for a minute's silent meditation in remembrance of those comrades who had paid the supreme sacrifice. "Our Guests," proposed by F. G. England, was replied to briefly by Mr. Young.

MR. FRED. G. ENGLAND.
Vice-Chairman, Saskatchewan Jewelers' Association.

Two members of the newly organized association who found themselves sitting beside each other at the banquet discovered that they were carrying on business in towns within 40 miles of each other. They had heard of each other from the travelling public but had never met to discuss business affairs. Both men had had to travel a distance of 300 miles to Regina to attend the convention, and there for the first time they were able to have an exchange of ideas regarding their business.

After the banquet all the members of the association attended the local theatre in a body to witness the performance of "Chin Chin."

The convention was regarded by everyone present as being most successful, and it is expected and hoped that much good will result to the jewelry business in the province as a result of the organization of the association.

It was decided to hold the next meeting of the association in Regina on the last Wednesday in August, and the members agreed to again adopt the principle of pooling the travelling expenses.

Following is a lsit of the delegates who attended the convention: F. W. Caskin, Milestone; Aubrey Cochrane, Rouleau; H. N. Edgar, Regina; H. Van Gorder, Moose Jaw; E. Kemp, Luseland; W. A. Stevenson, Kindersley; H. Downing, Moosomin; Neil Leabo, Radville; J. A. Armit, Weyburn; F. H. Pengelly, Outlook; William Blacklock, Yellow Grass; F. A. J. Stephenson, Kerrobert; A. Henneberg, Estevan; W. Ramsay, Cabri; A. L. Wheatley, Regina; F. G. England, Regina; George Cumming, Imperial; Fred J. Wilson, Moose Jaw; C. F. Clare, Prince Albert; H. R. Francis, Arcola; W. G. Watson, North Battleford; D. W. Pentz, Regina; Percy B. Discher, Grenfell; F. R. Wheatley, Saskatoon; J. M. Hicks, Regina; B. C. Crichton, Moose Jaw; W. G. Young, London, Ont.; O. M. Ross, Toronto; L. A. Gillespie, Regina; A. J. Cherry, Regina; R. Pringle, Weyburn.

Letters were received from the following who desire to join the association but were unable to attend the meeting: W. T. Mitchell, Strasbourg; R. B. Way, Eastend; A. Bloss, Moose Jaw; A. A. Hamm, Langham; Fred W. Wright, Prince Albert; W. S. McLelland, Melville; R. McNaught, Radisson; W. J. Scott, Rosetown; Andrew Common, Mirror, Alta.; W. J. Hawkins, Shaunavon; George S. Murray, Redvers.

Blue Flag for Auctions

"Because the color red typifies in the public mind, anarchy, arson, chaos and revolution, a well-known jewelry auctioneer, James L. Hand, is promoting a crusade designed to induce members of his profession to abandon the red flag as the insignia for auctions," says the *Jewelers' Circular*. "Mr. Hand has suggested that a flag of blue be substituted. He emphasizes that unlike red, which has always warned of danger, blue is emblematic of truth and fidelity.

"Mr. Hand explained that a red flag is particularly inappropriate in front of an American jewelry establishment, owing to its present associations and in view of the loyal manner in which the trade responded to the various calls of the Government during the war."

What Gold Looks Like

"Golden" and "gold colored" are common expressions, and convey definite ideas, and, to most persons, suggest the thought of the color of pure gold. As a matter of fact, that which is "golden" is very little like in color to pure gold, the actual color of which comparatively few persons have ever seen, because gold is always alloyed in the forms in which it is applied to practical uses. Naturally, one would expect to find pure gold richer in color than the alloy, yet purity is not thus shown.

Pure gold is much paler than the alloyed metal, which is mixed with a small proportion of copper or copper and silver to give hardness, and this copper gives a darker color. The pale color of pure gold would doubtless lead many persons to take the real metal for some inferior substance, judging by the appearance alone.—*The Manufacturing Jeweler.*

Our Travellers are showing

Roll Plate

New Beautiful Designs. Every Piece is attractive.

Ivory

First Grade Goods, including many new articles never before shown to the trade.

Cut Glass

Patterns that Sell. Cut on perfect blanks.

Silverware

Our factory is producing new articles and patterns both in Sovereign Plate and Sterling Silver.

Jewelry Boxes

The finest lines shown in Canada. Reasonably Priced.

Gold Jewelry

1920 Patterns and Designs in Diamond and Precious Stone Jewelry. Every article is new and up-to-date.

It Will Pay You to See Them Before Ordering Elsewhere !

P. W. ELLIS & CO., Limited

TORONTO - CANADA

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12 SIZE COMPLETE WATCHES

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Omega 12 Size Complete Watch, D or DD Movement in Sovereign Quality Gold Filled Jointed Case, Beautiful Gilt Metal Dial, No. 323, with numerals on silver spots. An attractive watch at a reasonable price.

Price, complete with DD Movement, $97.00.

Price, complete with D Movement, $53.00.

Omega 12 Size Complete Watch, DD Movement in 18K Jointed Case with Dome and Fancy Metal Dial, No. 113. The most dignified and exclusive watch you can buy.

Price, complete, $136.50.

Same, but 14K. Case, $120.50.

Omega 12 Size Complete Watch, D or DD Movement in Sovereign Quality Gold Filled Cushion Shape Case. Gold and Silver Metal Dial, No. 309, making an unusual watch, and filling the demand for something that is different.

Price, complete with DD Movement, $88.50.

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'HEIRLOOM' PLATE

The Charm of Design and superior workmanship of

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give an atmosphere of elegance and worth.

Your customers accept the 'Heirloom' mark as a surety of craftsmanship and satisfaction.

CANADIAN WM. A. ROGERS LIMITED

570 King Street West, Toronto

The DEPARTMENT of STOREKEEPING

"Silent Advertising"

By Howard Brown

SO much emphasis has been laid on the importance of advertising, always with reference to the newspaper kind which you buy and pay for, that it is hardly to be wondered at if many merchants forget or ignore an equally important kind—the "silent" kind—the kind that is given you in the minds of men. This is a form of advertising which every merchant indulges in whether he wants to or not, and few, perhaps, realize that the proportion of chance (if you leave it to chance) is just *three to one against it being good advertising.*

Silent advertising is nothing more or less than your business reputation; and this is how the law of chance figures out to throw the odds against you:

It is a fairly even chance that you and your business may be, speaking broadly, one of two things:

1. Well known; that is, you may have a positive reputation either good or bad.

2. Comparatively unknown.

Each of these, then, occupies fifty per cent. of the gross chances.

Dealing first with 2, we may say that this sort of a limited reputation, viewed as silent advertising, is poor advertising. The object of all advertising is to bring you business. Being comparatively unknown does not bring you business and is therefore poor advertising.

Turning to 1, and subdividing it, we decide that a business which is widely known stands about equal chances (if it is left to chance) of being known with positive favor or disfavor.

The proportion of chance that you will be known favorably is therefore one-quarter of the whole; of being known unfavorably, one-quarter of the whole; and of being comparatively unknown, one-half of the whole. The first mentioned constitutes good advertising. The remainder constitute poor advertising. Thus the whole chance is divided into:

Good advertising—one-quarter.

Poor advertising—three-quarters.

The chance, in short, is three to one against you *if you leave it to chance.*

If you wish to test this reasoning in the crucible of actual experience, just ponder for a moment over a few of the specific things that you, as a purchaser, have been thinking or saying recently concerning the firms from which you have made purchases, either personal or business. Total up a list of the merchants in your town who seldom cross your mind and therefore get little of your business, or recall the last dozen remarks you have heard others drop concerning your fellow merchants? How does it work out? Don't they run on the average about three knocks for one boost? Certainly that, if you include as "knocks" the omission of reference to any merchant when his name might reasonably be expected to come up.

Now comes the question: is this because the innate cussedness of human nature leads us to be eternally on the lookout for someone or something to knock or to ignore? Or is it not rather because the innate carelessness of human nature leads all of us to do those things (and to leave undone the others) which are most calculated to try the patience and annoy the nerves of our fellow men?

Let's take a few examples to illustrate the sort of things which send customers to other merchants to do their buying. For the sake of peace in the family we will not confine them to the jewelry trade. We will, however, confine them to occurrences in the personal experience of the writer. They are by no means uncommon. Everyone who has bought goods has had similar experiences in one or another of the almost endless variety.

Do you ever try to argue a customer into buying something that he doesn't want, instead of letting him have what he wants? Have you ever sold goods that were not quite up to the mark? Do you make mistakes in prices of a sort that convince the customer you are trying to "put something over" him? Do you promise a repair for a certain day, knowing all the time that it quite possibly may not be ready until a week later? This article will tell you what the customer thinks of such business methods and the sort of "silent advertising" they are to your business.

First we'll talk about boots.

Boot and shoe salesmen are our peculiar abomination. Our antipathy to the breed dates from the day—many years ago—when one of them first pulled a size gauge on us, and by its perjured evidence succeeded in selling us a pair of boots a full two sizes larger than we had ever worn before. In days gone by we had ourself sold shoes for a living—not by any means the living that this affords to-day—and were awed by this salesman's appearance of superiority. We bought the boots and for several months floated around in them in grim discomfort.

But now when the genteel clerk decides from the gauge that our proper size is nine and a half he is only piling up work for himself.

Patiently we try on the pair which he brings us, and ask to be shown a half size smaller. These in turn tried on and rejected, he may drop as low as eights, hoping thereby to convince us that our feet are not the shrinking violets we believe them to be. Once more we call for a smaller size, and if he brings out a seven-and-a-half his firm stands a chance of doing business.

But once in a while a clerk becomes argumentative.

He shows us the gauge. There we are, plain as a pike-staff—nine and a half.

Gently but firmly we tell him that we are a willing martyr to our vanity—that we just love to wear shoes several sizes too small.

Then he grows sulky, and sometimes forgets that he is there to make money for the boss—to sell the customer what he should have, if at all possible; but, failing this, to sell him what he insists on buying, and do it with the best grace possible.

And so it goes on.

Last year, for the first time, we ran across a shoe store which enthusiastically sold us a pair of shoes half a size too small. There was a reason, however—it was the last pair of any size they had in the peculiar style we wanted. But they proved comfortable in spite of all; and that shop has gained a permanent customer and an enthusiastic booster.

Tailors are almost as bad. We are the proud possessor of a 29 inch waist, and don't care who knows it. We like to have trousers cut about the hips and waist to hang, like a skirt, with neither belt nor braces. But do we get them that way? We do not—not usually. Twice we did, and were satisfied. But we have yet to meet a tailor who has not told us that anything under 32 inches would choke us. Then occurs a dialogue something like this:

"I'll only have to bring them back and have them taken in a couple of inches."

"It's easier doing that than letting them out, sir."

They always call us "sir" when trying to do something we don't want them to do.

"But I'd rather not have to bring them back."

"You won't, sir. You take thirty-three inches by rights. Thirty-two will be quite snug."

"But it isn't. I've tried it. They slip down over my hips."

"You should wear a belt with them, sir."

"But I don't want to wear a belt under a vest."

"Well, I'll make it thirty-one, then. You'll only have to bring them back again to be let out, I know."

And so, tired of arguing, we take the thirty-one, and when the suit is delivered sneak the trousers around to the little repair shop three blocks down the street, where they are reduced to thirty inches—after a firm show of authority on our part.

Of course if we always went to the same tailor we might in time convince him. But unfortunately we have been something of a drifter.

Another effective method of getting a customer thoroughly peeved is to "slip over" on him some stock that is a little off color. A "cheap-John" shop does not have to worry about this, since its customers are either of the drifting variety or are willing to take their chance in a contest of wits with the dealer. But to a high-class shop, or one which endeavors to be high class, a reputation for selling off-color goods will soon prove fatal.

We had occasion once to acquire a pair of angora wool gloves of a kind that were popular in Western Canada. One pair usually would see us through a Western winter. They did not appear to be common in the East, but we finally located a pair in a shop much patronized by the socially elect in days gone by. The price was two dollars higher than we had been accustomed to paying—and this before the war put wings on goods. But we had no alternative.

The same afternoon both gloves turned out to be moth-eaten. They developed an excess of ventilation in the palms. We returned to the store and exhibited them to the clerk. The clerk called the manager. The manager was sympathetic, but adamant. They had the money—we had the moth-eaten gloves. *Que voulez-vous?* They kept the money and we threw away the gloves. Thus the incident ended.

But did it really end there? It did not, and will not while we have breath in our lungs.

Of rather a different sort from our woes of clothing was a recent experience in the realm of furniture. Having looked over certain dining-room and bedroom sets (we are, it should be observed, about to give up being a drifter) we half decided upon two of the last-mentioned variety, shown by two rival firms. In the case of the first firm visited, it was discovered that the tickets on the set were incorrect—a matter of some $50 less than the figure intended. That this was not "camouflage" was shown by comparison with prices of other sets in that and other shops. It was a real bargain—but they tore off the tickets and changed the price. However, they gave an option on the set at its old price for two days.

A second firm (all others visited being "out of sight") had a somewhat similar bargain to offer, but discovered no error in the markings. We asked the clerk if the price might be affected by the furniture sale which was to open in two days' time. He assured us that there would be no further reduction. We pointed out that that was not worrying us—we wanted to know if there was any prospect of the price going up for the "sale." He spurned the suggestion with some asperity.

Two days later we went into firm number two to buy the set. The "sale" was in full swing. New "sale" price tickets replaced the old. *The price of the bedroom set had gone up nearly one hundred dollars!*

An urbane salesclerk assured us that there had been an honest error in marking, and that, had we bought the first day, the firm would have lost money. He endeavored to corroborate the statement by recital of many similar errors which had been made during recent months. But, somehow we doubted him. We still doubt him; and if that firm continues its present business methods a large number of people may in time come to doubt the honesty of its word, its goods and its prices.

And even if his statement be absolutely correct it still is not a firm to deal with; for, on the salesman's own admission, it rather makes a specialty of "mistakes." And potential customers are liable to feel that the mistakes may not always be at the expense of the firm. The other kind might occur with equal ease.

But whether guilty of shady business methods or merely of chronic carelessness, its method of doing business is distinctly annoying to the customer, and this in time is bound to reflect on its sales. It is safe to wager that it did not build up its present business on its present policy—or lack of policy.

The other firm, which stood by its own error, it is hardly necessary to say, is a rapidly growing institution and bids fair to become the leading firm in its line in Canada. There's a reason, and we think, from our own experience, that we know what it is.

Coming a little closer home, we had a watch to repair recently. The receiving clerk told us to come back for it in four weeks.

Four weeks later, to a day, we returned. With a look of pained surprise the clerk informed us that it would be another week before it could be done.

"Are you sure it will be done then?" we wanted to know.

He was positive it would.

A week later we came back. Would we come in on Friday? the clerk asked. We would and did. But on Friday it seemed that the watchmaker was not quite

satisfied, and would like to have it a couple of days longer. Lest we should think that they had lost the watch and were stalling us off while they made a new one, he had it brought in from the workroom—at least that was the only reason we could imagine for this interesting demonstration.

On Monday we returned. But alas! somehow the radium compound had been broken out of one of the hands and would have to be replaced. Say—the end of the week? Hopelessly we agreed to come again the end of the week.

On Saturday we received our watch—running, but not with enthusiasm. It has not, in fact, been the same watch since; the recurrent delays seem to have preyed on its mind even more than ours. And to this is added the annoyance that the radium had not, after all, been replaced in the hand. Something gooey-looking had indeed been put in, but never a glimmer comes from it at night.

Of course even the dullest of the laity must admit the difficulties of a watchmaker. But also the most enthusiastic watchmaker must admit that it is highly annoying to a customer to be brought in time after time, on repeated assurances that his watch will be done—and highly indiscreet on the part of the clerk who gives such assurances.

This habit of promising what you have no reasonable expectation of being able to fulfil is a fault which runs through every branch of Canadian trade, and applies alike to time, quality and quantity of goods, price and every other consideration in commercial transactions. That there is ever an action for "specific performance" in court is a reflection not only on our business honesty, but on our own business acumen. A wise man should not have to be sued for specific performance.

The comparative absence of this fault was one of the things which struck the writer in England. When the English merchant promised a thing he made good. He might be backward in many ways, but he lived up to his undertakings. As the war progressed and labor became short he discontinued giving promises, or set a limit beyond which he would not have to ask the indulgence of his customer. But a promise once given was, in the vast majority of cases, regarded as sacred.

It may also be interesting, while on the subject of the English merchant, to cite an experience in dealing with a London jeweler—a "court jeweler"—Percy Edwards, of Piccadilly.

We had occasion to require a silver brooch pin of a certain design. Percy Edwards gave quotations on solid silver, and silver with gold back, pin and safety catch. The latter was somewhat higher in price, and we could not "see" the necessity for swanking to the extent of a gold *back* when all that showed was silver. So we ordered the solid silver pin and enclosed a cheque. In filling the order the jeweler found that the silver and engraving ran him a little less than his estimate, so he finished it with gold back and pin without raising the price.

We do not mean to suggest this as a necessary business policy for Canadian jewelers. There is no need to be better than your word. To be as good as your word is usually conceded to be all that the customer can ask.

At the same time the gold back on that pin was a very fair piece of "silent advertising" for Percy Edwards. We sent him in quite a number of customers on the strength of that story. We boosted him on every possible and a few impossible occasions. Whenever the subject of jewelry came up in conversation in England or in France Percy was dragged in and magnified for the benefit of the audience.

And the subject of jewelry does arise rather often in casual conversation—perhaps with a frequency which would surprise the average jeweler. Every time it comes up some jeweler's name is mentioned, and some others are not mentioned. Are you one of the former, or do you figure among the forgotten ones? And if of the former, are the things they think and say of you knocks or boosts?

The silent advertising you do will determine it. You cannot help this silent advertising. You are getting it every day in the things you do or fail to do; and the effect is shown in whether or not people think of you; and if they do, it is still good or bad according to whether they think favorably or unfavorably.

You cannot help advertising in this manner, but you can direct the form it will take according as you shape your business policy. It is largely a matter of business probity and intelligent service. Don't irritate a customer, don't argue down a customer, don't promise carelessly—these are some of the don'ts. If you make mistakes in prices, live up to your mistake if humanly possible. If a customer insists on having a certain thing, sell it to him if it is to be had. If you have promised something for a certain time, have it ready by that time. And always sell goods worth the money.

Get a reputation as a man who does business on the square and your silent advertising will be all good.

Exquisite Sports Trophies

The plain or engraved silver cup for sports trophies is being supplanted by a style which combines decreased value of substance and increased value of workmanship. Bronze, copper, and enamel are used in various combinations with one another and with gold and silver. Some of the newer shapes follow the long, graceful lines of the old drinking cup, and the handles frequently extent from base to rim, clinging close to the body of the cup. The body itself may be of bronze or copper, of natural color, reddish, or greenish tone. The surface may be given an antique patina finish. Designs may be raised or inlaid in silver or gold against the bronze or copper, and in some cases the decorative effect is obtained by a graceful design carried out in enamels. Enamels are also used for plain bandings, or to "touch up" engraved designs. The antique finish, such as the Japanese give to their bronzes, is given to the body, while the handles, base, and finishing rim are usually brightly polished, and of a precious metal. As may well be imagined, the effects of some of these are strikingly artistic, both in form and in the quiet but rich color effects obtained. From the jeweler's standpoint, of course, they are to be recommended not only because they are sparing in the precious metals, of which there is only too noticeably a shortage, but also because a growing appreciation by the public of truly artistic designing is a tendency which will add honor and profit to the jewelry trade.

Fortune Floating on Sea

An extraordinary story is being told in London regarding the recovery of $150,000 worth of diamonds, the details of which have just been brought to light. Following the sinking of the Lusitania, the captain of a fishing boat found floating, off the coast of Ireland, a registered postal packet containing three parcels of diamonds. This was forwarded to the postal authorities; but it is stated that so far it has not been possible to find the consignees, while the consignors—a firm in New York—refuse to accept delivery. Seemingly, therefore, the gems are orphans, and have been saved from a watery grave all to no purpose.

Why Easter Gifts?

AND the answer to that question is, "Why not?" This puts the pessimist on the defensive, and in the position of having to produce some logical reason why there should not be Easter gifts. Of course, it is really an unfair advantage to take, since the pessimist has much on his side, and has good and sufficient reason for enquiring why he should put himself out to endeavor to sell jewelry during a season that has never been popularly connected with the idea of jewelry gifts.

The experiment of creating a gift-giving custom, chiefly within the home circle, has been tried in a manner and found ineffective. One of the reasons why it was ineffective was that in the Canadian jewelry trade only one jeweler gave it a thorough trial. It must be admitted that one jeweler cannot do much by himself; and the public, during the years the effort was made, was less receptive to new ideas, perhaps, than now.

It is not likely that any one jeweler will ever again undertake so elaborate an Easter campaign as that indulged in by the store in question in years gone by.

But—and it is a large "but"—a great number of Canadian jewelers, from the Atlantic to the Pacific, by putting just a little more than the usual amount of energy, enthusiasm and imagination into their Easter efforts may yet succeed in "starting something" for themselves and for generations of jewelers yet unborn.

The dyke of recognized public custom may appear to be thick and strong; but a closer investigation may reveal a fissure or two through which, if they are given some careful development, there may ultimately leak a little liquid from that ocean of gold which, at Easter time, seems to be a private fish-pond of the clothing trades

* * *

To begin with, let us analyze Easter—not the Easter of religious significance, but the Easter of commerce.

From the standpoint of the vendor of feminine apparel it is a selling season. It is the official opening of spring. That it happens to coincide with a religious occasion has intensified it, perhaps, but any student of nature will tell you that opening of spring would be celebrated by humans in much the same manner as we now celebrate Easter even if there were no religious festival within six months. The chief difference would be that the date would be less changeable.

It is, so far as the wearing of new clothes and the giving of flowers is concerned, merely an expression of the spirit of the season—an instinctive welcoming of spring.

It has been intensified through the fact that in years gone by, when Lent was more meticulously observed than it is to-day, Easter lifted the ban of self-repression in a number of ways. There followed an outburst of extravagant self-expression not unlike (though on a much milder scale) that which followed the signing of the armistice.

This, however, merely intensified the natural instinct for color, beauty and the joy of life. To-day the period of repression is much less rigorous, yet the Easter instinct—or the spirit of spring, if you will—finds constantly increasing forms of expression in this northern hemisphere as each Eastertide comes 'round. If Easter is late and "seasonable" it brings with it a riot of color and merriment. If it is early and wintry, it is merely the formal opening, the human side of the celebration increasing gradually from week to week as winter gives place to spring.

Looking at it this way it would seem that anything which meets the requirements of color, beauty and the joy of life should find proper place in humanity's expression of the Easter spirit.

If this may be taken as true, then jewelers, for a good many centuries, *have been overlooking, or at least failing to take full and concerted advantage of one of their best opportunities of the business year.*

* * *

What happens at Easter time?

Well, for one thing, Hubby gives Wifie a new bonnet—which is to say, he tells her how far she can go, she goes twice as far as that, and he pays the bill a month later.

But why does he not give her a new pearl necklace, or a ring with a real sparkle in it, or a gold mesh-bag or vanity case, or a bar pin, or a platinum wrist watch?

Because, if there is a limit to the amount of money she can spend on personal decoration, she wants to put it into her new hat and new spring suit, and shoes and gloves and parasol.

And why does she not, in formulating her budget, appropriate some of the funds to new spring jewelry?

Principally because she has heard very little of new spring jewelry, and consequently is comparatively uninterested.

And why has she not heard of the new spring jewelry?

Because, during all the years when milliners and modistes were busily engaged in filling the papers full of press notices about "spring openings" and the latest hats and gowns, and all the accessories of dress, the jewelers were still hibernating after their heavy Christmas seasons, and hadn't noticed that humanity was rushing anxiously about in search of something new and pretty in which to bedeck itself.

* * *

A few weeks from this writing the "openings" will begin. Imported models will display the styles of dress that they are worn on Fifth Avenue and at the *Longchamps* course. Lay figures, in attitudes of grotesque grace, will flaunt spring finery in thousands of windows.

But will we see windows full of reproductions of the bracelets and necklets and anklets that are to be worn in the places where the styles come from?

We most certainly will not. At least they will not be so labelled.

It is not that there will be no new Easter jewelry. The ladies who create the styles—not by designing them, but by wearing them, and by force of their names—each year pay as much attention to the minutiæ of their outfits, and sometimes as much money for them, as they pay to or for the main features.

But when the reports of those outfits go abroad, described in glowing phrases by the expert fashion reporters, how much will we hear concerning the detail of the jewelry worn?

Approximately nothing.

Who sees to it that the hats and costumes are described and the various trends of fashion discussed in appetizing detail?

The milliner and the dressmaker.

Who *fails* to see to it that equally seductive songs are sung of the jewelry affected by these leaders of fashion?

The jeweler.

* * *

There is unquestionably an opening here for improvement of the Easter jewelry business, which some day may be taken advantage of, not by this jeweler or that, but by a group of them acting in concert, determined to have

their share in the business of the season. But meantime, until the trade makes a united effort to participate in the main event, there are a number of "sideshows" which are capable of development by slow and steady process into remunerative forms of business.

Principal among these is the stationery department. An article by W. B. Stoddard, on another page of this issue, goes into some detail in this connection.

Next in order are "novelties," including everything from favors for the post-Lent card parties to dress accessories for the post-Lent balls.

Go over your stock—mentally, of course, and physically if necessary—and classify everything. Every article which, by the wildest flight of the imagination, can be connected in any way with the needs of the season should be dragged out and displayed to its greatest possible advantage.

When this is done you still have watches, gem jewelry, silverware, china and glassware, and whatever odds and ends of household necessities you may carry.

To be frank about it, watches are rather a puzzle. They are a supreme necessity among the wares a jeweler handles, and they sell at all times and seasons of the year. But, aside from the fancy varieties which might be included among gem jewelry, what connection may they be given with Easter? I don't know.

Jewelry—of the sort that may be classed as wearing apparel—has been dealt with above at considerable length. If an Easter fashion effort of the kind described is possible, it undoubtedly will be brought into play eventually, to the eternal benefit of the trade.

* * *

But when we get into silverware, china and all the other things that go into the home, once more there is "something doing" if the jeweler plays his cards carefully and well, and doesn't trump any of his partner's aces—that is, if he tries to co-operate with his competitor instead of bucking him. It is this way:

Did you ever notice the big home furnishing sales that run throughout the latter part of the winter and the early part of spring? Possibly you put it down to the alleged fact that they were closing out their surplus winter stock. In that case it would surprise you to know that the furniture, bedding, hangings, etc., sold at those sales are ordered the previous summer, and are delivered at the shops just prior to the opening of the "sales."

The home-furnishings man is long-headed. For ways that are dark and for tricks that are vain the Heathen Chinee is an innocent babe compared with him. The home-furnishings man knows that many people are thinking of refurnishing this room or that during spring cleaning, and naturally he wants to encourage this form of mediation to every possible extent.

But he knows something more.

He knows that the June Bride begins to get restive about four or five months before the Big Event. She beckons the Happy Man forth from the scene of his daily toil and drags him out to look at furniture. If there is a "sale" on, so much the more likely that this will occur.

And so the home-furnishings man, by stimulating this charmingly domestic impulse, manages to turn into cash, within a month after its receipt, and before the bills fall due, a good bit of his stock which otherwise might linger on his hands until summer.

Similarly does the dealer in linens play the game. If he isn't playing it this year, it is only because he wasn't able to buy enough goods last summer for January delivery.

But are linens and the heavier pieces of furniture the only things the Bride stands in need of before the Big Event? Far from it. She needs silverware and china, and a lot of trivial little pieces for the home, and takes quite as much pleasure in buying them as she does in the other things. If she fails to make a dead set on them some months beforehand, it is for one or both of two reasons—that she hopes to receive them as wedding gifts, or that the jeweler has not attempted to compete with the home-furnishings man in inviting Miss June Bride to come and buy.

Times are changing, flats are getting smaller, and June Brides are planning farther ahead and with greater detail just how-much-and-no-more they will need to start with in married life. Where once her intimate friends and even members of the family were wont to keep their gifts a secret until a few days before the wedding, now, in the majority of families, these are all tagged beforehand and told what they may give. Miss June Bride no longer takes chances. Her home is not to be a junk shop—she knows what she wants, and she sees to it that she gets it.

But as yet all her encouragement has come from the home-furnishings man and the linen merchant.

It is time for the jeweler to get busy.

It is time for him to throw a little surprise into the enemy's camp—meaning that of the home-furnishings man—by inserting a neat little card in the window to some such effect as this:

EASTER GIFTS
FOR THE
JUNE BRIDE.

If that doesn't start something, then the people in your town are dead from the feet up.

Undoubtedly it will surprise them. Conceivably it will puzzle them. They will wonder what on earth you mean by it, and may even come in to ask you. If they do, tell them.

And, what is more to the point, be prepared to show them what you mean. There is nothing like an ocular demonstration. If you don't handle lamps and trays and book racks and dinner-waggons—and very few jewelers do as yet—you do at least handle mantle clocks, silverware, crystal, and possibly a certain amount of china.

So get after the June Bride and her family and her friends. If you want an excuse, Easter is as good as any other—it is the formal, social beginning of spring; her wedding comes at the nominal conclusion of spring—what could be more natural a connection? The home-furnishings man doesn't even look for that much of an excuse; he merely starts a "sale" in February, and there you are.

* * *

For that matter, gifts are gifts, to whomsoever they are given, and whatever the occasion, be it ever so slight. One of the most successful retail jewelers in Canada has a pet saying; it is this:

"Every young man you see on the street is just looking for an excuse to give his best girl something—find him an excuse, and sell him something, and he'll thank you for it."

That alone should furnish all the necessary incentive for making a little extra effort at Easter time. But even should the apparent results prove small this year and next year and for some years to come, this will not be your only reward for the effort. Easter comes at a time of the year when the jewelry business has been comparatively stagnant for several months. A little rest after the holiday season and stock-taking is well enough. But there's a limit, and carried beyond that limit rest becomes stagnation. An Easter effort, if it only succeeds in cleaning the winter's dust out of the store, and waking your clerks to renewed activity, and stimulating your own interest in your stock and in business—that sort of effort will pay for itself during the whole of the rest of the year, even though it fails to bring an additional five cents' profit during Easter season itself.—C. M. P.

Buying for Profit

Motives that Impel Buying Merchandise—Margin of Profit—Quantities to Buy—Buying Policy

By A. E. EDGAR.

"Profit—everybody wants it."

Efficiency has become the national watchword in its application to the retail business. Merchants who simply buy goods and sell them, run their store as best they can, take stock once a year to see if they have made any money or not, without knowing the reason for every movement and act in the management can never be efficient. Some are successful in laying up a little for a rainy day, but of the many few indeed have a commercial life beyond a few years.

It is said that the majority—and that means a greater number than we will be willing to admit—of merchants allow dead stock to overtake their business inside of twenty years and then a great loss is made, or an actual failure ensues.

We have it on the authority of a great wholesaler that in his experience 95 per cent. of the merchants in his line are continually overstocked with merchandise. Is it because they do not know how to buy?

"It's up to the salesmen to sell the goods," said a retailer to the writer. "I buy the goods to the best advantage, let the salesmen sell them." The method pursued by this retailer is similar to that followed by most retailers. They look at the lines offered by the wholesalers with whom they have had previous dealings—pick out certain lines—order certain quantities. The goods all come in about the same time, are valued and marked and placed on the shelves to be sold. If they sell, well and good, if they do not, mark them down and force them out at a loss.

Not one merchant in a thousand, yea, in ten thousand, knows the amount of the markdowns in his establishment for any period. Marking down prices is done in a most haphazard manner and has no relation to his buying.

Buying is more than placing goods on the shelves for the salesmen to sell. It is more than buying only what can be paid for. It is more, even, than buying goods that will sell.

MOTIVES FOR BUYING.

Let us enumerate a few of the motives that actuate the merchant or buyer to buy. He buys for one or more of the following twenty reasons:

1. To make money.
2. Instinctive desire to do a bigger business.
3. Opportunity for quick sales.
4. Possibility of increasing consumption.
5. Possibilities of a new market.
6. Opportunity of increasing demand.
7. Opportunity to add regular patrons to the business.
8. Chance to add prestige to the business.
9. Chance to secure advertising for the store.
10. Increasing value of the business by an increase in sales.
11. Desire to distribute the article so as to secure orders for others.
12. Reducing costs by increasing sales.
13. Chance to secure orders for supplies of the article being sold.
14. Necessity for having the article in stock.
15. Chance to increase the rate of stock turns.
16. Eagerness to control the market.
17. Fear of competition.
18. Desire to prevent business drifting to competitors.
19. Chance to deal with a more reliable house.
20. Desire to deal with a more accommodating firm.

There are, of course, many other motives that actuate the buyer, but those listed above are the most common of all. Some of these motives are commendable; some are not so meritorious and praiseworthy.

A manufacturer speaking to retailers told them that they should buy enough stock to last them until they could get more. This, strictly speaking, sums up the question of the amount to buy. To have enough and not too much is the great necessity in retailing. Too little stock loses profit. Too great a stock loses profit. Just enough means a profit. This question will be more lengthily discussed under the title "Stock turns" which will be given in a future issue. Hence, we will pass over this phase of buying for the present.

VALUES TO LOOK FOR.

The very first thing the buyer considers in looking over stocks of merchandise is the actual value of the article. It must have intrinsic value or there will be a "comeback" later that will necessitate the relinquishment of any profits that have been made in selling it, and perhaps more than the profits will have to be refunded. The buyer must have a knowledge of values if he is to "buy safe."

Besides the intrinsic value there are other values in merchandise. The chief, perhaps, is the selling value, for upon that depends the actual sale, and if there is no sale there is no profit. The selling value will vary with each class of goods, it will vary in each locality. What will sell in Toronto may not sell in Winnipeg. Climate has a bearing on the selling value. Different classes of customers will place different values on the same article.

How is the merchant or buyer to know the selling value? By knowing the customer. Now this phase of the knowledge of the buyer comes from the selling end of the business. It comes from a study and classification of the sales and of the customers. Therefore the buyer must know something about selling before he can be an efficient buyer—before he can buy for profit. More about this subject will be given in the next article in this series, "Selling for a Profit."

There is another value in merchandise that is sometimes overlooked—and is sometimes too strongly stressed by the buyer, that is the profit value of the article. Some articles are good profit makers. Some articles are only fair profit makers. Other articles are handled at cost, while, sad to relate, others are handled at a loss. Therefore, the buyer should know the profit value of the articles before him. He should strive to stock as many of the good profit makers as possible, and as few of these lines that have to be sold at a loss as he can.

In explanation of the above paragraph let us cite a case that is often mentioned. Hardly a grocer figures a profit on sugar. If he can "break even" he is well satisfied, for he is compelled to handle sugar if he is to get the business of the customer on the other articles he has for sale. That is one instance of a "no-profit line." The merchants in the various lines of business will be able to pick out the lines

they have to handle that are analogenious to sugar in the grocer's stock.

Big profit makers are not always the best lines to handle. If a stock moves slowly it usually returns a larger gross profit, but it is often questionable whether the net profit is as good as on the quicker turning lines. A knowledge of the rapidity of the stock-turns of each line is necessary to figure closely the net profits likely to result from handling the various lines of merchandise.

The question arises "When should the retailer buy?" The logical answer is, "When he needs the goods," but it is not the practical answer. Very often the merchant must anticipate his needs and place his orders accordingly. In these cases it will be seen that there is a greater element of chance than in ordering from "hand-to-mouth" methods. Therefore, it is probably plain that the less the merchant has to order in advance the less chance he takes in buying. While that is true as far as the possible demand for the goods is concerned, it is not true as far as the chances for getting the goods enters into the scheme of things.

Merchandise must be purchased in advance so that the manufacturers can spread their manufacturing over the greater part of the year and make it possible to give deliveries. This being the case it is generally conceded that it is wise to confine the advance orders to the more staple lines of merchandise. Novelty lines should be purchased as they are placed on the market and while the demand is on. Where style lines are handled the purchases should more nearly approach the actual time of selling than is necessary for staples, and those lines not affected by the season or by style.

Many merchants fail to buy in quantity lots who might do so if they knew the actual demand for the article in question in their store. Sometimes a line can be purchased at the quantity price with the deliveries spread over a period of time. A haberdasher in Chicago places his orders for a thousand dozen shirts for a year at a certain price. They are delivered to him every two weeks in the sizes he orders. He gets the discount for the 1,000 dozen, while he probably does not receive over 25 or 30 dozen at any one time during the year. That is an extreme case, but it shows how a discount can be earned, and discounts are profits, as will be shown in another article.

It is hardly necessary to say much on the question of speculation in buying. That is sometimes good policy, although it cannot be classed as efficient buying. The merchant who does not stock up well on a rising market is losing an opportunity if his bank account is not too cramped. On the other hand, the merchant who buys one dollar's worth of merchandise more than he needs on a lowering market makes a very sad mistake.

The nearness to market will have a considerable bearing on the quantities the merchant should buy. He who is located in the city of Toronto, or in any other distributing point, need not buy much in advance, nor in large quantities. He is on the ground; he can pick up goods when those at a distance cannot get them, because he can take a smaller lot than will be profitable to ship outside the city. Yet, right in Toronto there are many merchants who buy six months in advance of their sales. A little more attention to this subject will make it possible for the merchant to buy more efficiently and make a profit that he does not now make.

Quantities greater than can be disposed of within a reasonable period of time are not profitable, no matter what the inducement that is offered by the seller. Merchandise must be turned over before a profit is secured, hence large quantities held on the shelves for a long time eat up profits at a rate faster than discounts can earn them.

Whom shall the merchant buy from? This is often put in another way. Shall the merchant buy from the wholesaler or from the manufacturer? In actual practice it is almost necessary for the merchant to buy from both. Some manufacturers do not sell direct to the trade and their goods can only be purchased through the wholesaler. Where this is the case it will be found that the manufacturer considers that he can distribute his wares more cheaply through the wholesaler or jobber than direct to the retail trade. He gives the retailer the most efficient service through the jobber. In other cases the manufacturer goes to the larger centres of retail trade as well as to the jobbers, who reach the smaller centres. In cases of this kind the larger retailers are able often to buy at jobbers' prices from the manufacturer. Hence, in our modern retail merchandising conditions we have to go to both the wholesaler and the manufacturer to buy to the best advantage.

The source of supply that is nearest to the retailer is, of course, the most logical source, but sometimes it pays to go a long way farther afield. This is usually governed by prices, rarely by style conditions.

The service rendered by the manufacturer or jobber is a constant source of loss when it is lacking. Unless the merchandise purchased is delivered at the time and in the quantity purchased loss is sure to be present. It is not only provoking but a losing game to continually have delayed deliveries of goods that are greatly in demand. In cases of this nature the keen edge of the demand has been worn off before the unfortunate merchant gets the goods. Then the slow sales necessitate a reduction of prices to secure turnover, or an overstock of merchandise, both being serious losses.

A BUYING POLICY.

It is well for the retailer to have a set policy to rule every phase of his business. A policy for buying might be laid out as follows:

1. To buy on a quality basis, not on price.
2. To buy trade-marked goods when possible.
3. To buy to consumer demand, not to suit individual tastes.
4. No job lots except for bargain purposes.
5. To buy from reliable firms only.
6. To confine lines and concentrate purchases in each line to one firm when practicable.
7. To buy in advance only to co-operate with the manufacturer.
8. To discount as many bills as possible, therefore to keep stocks as low as possible.
9. To keep records of sales and buy according to selling capacity of the store.
10. To buy from firms that keep their promises; that make prompt deliveries; that make few mistakes; that do not substitute or "stuff" orders; that are ready with assistance in time of need.
11. To check all goods when received, as to quality, quantity and size.
12. To purchase at the most convenient market.

With a buying policy of this nature the retailer can hardly help but buy for profit.

It is one thing to admit that a thing is true and that it is desirable. Every idea advanced above is reasonable and will, if carried to a completion, mean a greater profit to the retailer. It is the carrying out of the rules for buying that count far more than the rules themselves. If the retailer knows he should do this or that to secure efficiency, he should expend every effort towards securing that efficiency, not lose time in dreaming of the benefits that would arise if he did so.

There is profit in proper buying. Will you get it?

This merchant finds it easy to make out his income tax report

HE has a checking account at the bank and he uses an up to-date National Cash Register.

From his bank check book and his bills he gets the cost of running his store, cost of merchandise bought, and a record of payments made.

From his National Cash Register he gets a record of (1) cash sales, (2) charge sales, (3) received on account, (4) petty cash paid out, and (5) clerks' sales.

These records give him the figures he needs for his income tax. They also give him control over his business every day of the year.

This merchant knows that his register records are complete and accurate, whether they are made when business in his store is quiet or when there is a rush of selling.

Without an up-to-date National Cash Register, these necessary figures would be hard to get, hard to keep, impossible to verify, and expensive to record.

An up-to-date National Cash Register will give you the records you need to control your business

The National Cash Register Company of Canada, Limited
Factory: Toronto, Ontario

Branch Offices:

CALGARY	714 Second Street, W.	QUEBEC	133 St. Paul Street
EDMONTON	5 McLeod Bldg.	REGINA	1820 Cornwall Street
HALIFAX	63 Granville Street	SASKATOON	265 Third Avenue, S.
HAMILTON	14 Main Street, E.	ST. JOHN	50 St. Germain Street
LONDON	530 Dundas Street	TORONTO	40 Adelaide Street
MONTREAL	122 St. Catherine Street, W.	VANCOUVER	524 Pender Street, W.
OTTAWA	306 Bank Street	WINNIPEG	213 McDermot Avenue

Featuring Spring Stationery

By W. B. Stoddard.

JEWELERS' stocks have broadened out so in the last few years that what was formerly a side issue is now frequently one of the main lines. In no feature has this been more marked than in the stationery department, many first-class dealers now making a specialty of this phase, and if they do not have their own engraver, at least carry a full stock of samples and quote prices on the highest quality orders.

The Easter bride will soon be abroad in the land, and it is none too soon to cater to her wants. As soon as an engagement is announced in the papers, the enterprising jeweler should at once send a personal note, on the very best stationery, inviting her to come down and see his stock of invitations, announcements, etc., or better still, offer to send out a good selection by special messenger, in order that she might look them over and make her choice. This personal attention on your part is sure to be appreciated by the busy bride-elect. By so doing you will not only—in all probability—secure her order for wedding stationery, but your name will become known to all her household and personal friends, and what more logical than that the wedding gifts should also be purchased from the same concern.

In addition to sending the card of personal invitation, a good window display should be used to back up the printed publicity. One of the most effective of this character was arranged recently by an exclusive jewelry firm on the Pacific coast. The window was backed with mirrors, and floored with a black velvet scarf, which was also draped over a mound in the centre of the display. Across this was laid a scarf of white satin, veiled in tulle. In the centre was an enlarged sepia photo of The Bride of 1920, draped with clouds of tulle. Set in wire racks were engraved invitations, announcements and visiting cards. There were also many little place cards for the wedding breakfast or luncheon, adorned with pen sketches of a bride; small white boxes stamped with a gold monogram, to hold squares of wedding cake; and little white bon bon baskets tied with ribbons and orange blossoms.

The purchase of wedding stationery does not close the bride's account with the jeweler by any means, for after the wedding there are a multitude of gifts and congratulations to acknowledge, and the jeweler should take care to impress upon his patrons that the best in stationery is none too good for this labor of love. The show window is again the best medium for pushing this line.

A Washington jeweler had the most effective reminder of "write a note" displays seen this season. The polished wood floor was partially covered with a small rug and the walls were of buff. At one side was a mahogany writing desk, upon which were a bronze desk set, linen cards and envelopes and two silver vases holding each a single bud. Seated at the desk was a young woman (wax model borrowed from a local dry goods store) dressed in lace and ribbon betrimmed neglige, using a long blue quill pen. A brown card, lettered in gold, advised: "The Bride's Own Stationery." At the other side was a table with glass top from which were suspended several art calendars, while the table was covered with boxes of stationery in all the pastel tints. On the floor in front were several desk blottres and desk sets of china, brass and crystal, and a good assortment of stationery de luxe.

While catering to the bride, the jeweler, in establishing a successful stationery department, must of course appeal to a much wider range of patrons. An excellent scheme for calling this department to men of the family was undertaken by a Philadelphia jeweler, who had printed and sent to a selected list of patrons, under letter postage, with name and address inserted on the typewriter, the following little letter:

Dear Sir:

The modern housewife is the business manager of the home. She keeps strict tally on all the incomings and outgoings, and in addition, handles all the social correspondence, yours as well as hers.

A desk, and all the appurtenances thereunto, is as necessary for the orderly conduct of her affairs as yours is to you at the office. Have you ever thought of it that way, Mr. Business Man?

Perhaps she has a birthday shortly, or an anniversary—which you had almost forgotten. Wouldn't you like to make her eyes shine by giving her one of our ladies' writing desks—an antique mahogany, a quaint spinnet, or a graceful Chippendale? Let us help you to choose from our extensive gift line.

Or, if she has a desk, why not outfit it anew for her? A desk set of crystal, china, bronze or brass? A complete chest of social and business stationery? A fountain pen? A vase for holding a single bud? Any of these would make a much appreciated gift.

Come in and let us talk it over together.

Yours, for efficient service in 1920.

Such a reminder would have much weight with the head of the household, especially at the Eastertide, for as this is one of the seasons for weddings, it is likewise the anniversary of many weddings of past years—and the average husband, while somewhat forgetful of such occasions, is usually well pleased to gladden the heart of the good wife if the matter is called to his attention in time.

A catchy and effective window to heighten the effect of personal solicitation was that arranged by a jeweler in the south. The floor and walls were covered with white cheesecloth, while an archway, made of rolls of white glazed paper, was wound with sprays of asparagus fern and studded with bunches of artificial violets. Along the top of this archway were arranged boxes of tinted note paper—Nile green, shell pink, Quaker grey, buff and lilac. A large white card, studded with clusters of violets, suggested:

SPRING STATIONERY FOR EVERYBODY.

Write that letter you have long intended to write. Send a massage at this joyful season to the shut-in friend, or the loved ones you have neglected in the rush of a busy life.

Send a card, a box of bulbs, a joyful book—Help to spread a little sunshine during this glorious spring!

Fastened to the window pane, at one side, was a green panel a foot wide and three feet long. In the centre of the panel at a height convenient for most people to look into, was a small oval mirror. Above and below was lettered:

DON'T LOOK ANY FURTHER!

We have the most complete line of exclusive and high grade stationery and supplies carried in the city.

LET US SHOW YOU.

Fine Gold and Silver

On December 18th, 1919, the Department of Finance, Ottawa, issued a letter stating that, owing to the unsettled state of exchange, the issuing of gold bars for manufacturing purposes in Canada by the Department has been suspended for the present.

Since that time it has been necessary to procure our supply of gold from New York, which entails greater cost and delay.

It has been, and still is, our intention to assist our customers as far as possible in obtaining the gold they require, and we therefore still continue to return to them the gold and silver contents of their wastes, such as Sinks, Sweeps, Polishings, Filings, Bullion and Scrap of various kinds, when so desired.

Canadian Seamless Wire Company
LIMITED
Refiners of:
Gold Silver Platinum
198 CLINTON ST. TORONTO, ONT.

Selecting the Right Mainspring

By Francis R. Bentley.

IN view of all the considerations to which attention has been directed in the two preceding articles, there is, strictly speaking, only one thickness and therefore one strength of mainspring that will fulfill all the requirements of a given barrel and arbor; and if the thickness of the spring cannot be changed satisfactorily in the same barrel, neither can its length, because it should be long enough to just fill the required area. Barrels of different diameters, therefore, when required to make the same number of turns, must have springs with the same number of coils, and both the length and thickness of springs must vary in proportion to the varying diameters of the barrels.

MAINSPRING FITTING DEMANDS KNOWLEDGE AND CARE.

Into the more theoretical side of the mainspring question we have gone at some length, because the fitting of a new mainspring is often looked upon as one of the jobs that anyone can do, and do well enough. When it is only a matter of winding a mainspring that is guaranteed to be interchangeable into a given barrel that also is interchangeable, there may not be very much to know about it. Yet, even when this is the case, a perfectly good spring may be ruined so far as its effect upon the accurate time-keeping of the watch is concerned, simply in the process of winding it into the barrel. When the fitting of a new mainspring involves the selection of one that is suitable from the ordinary mainspring stock, in addition to fitting and winding in, as in all old watches of English or Swiss make and a good proportion of comparatively recent movements, the workman needs to know something of the whys and wherefores if his work is to be satisfactory when it is finished.

GENUINE VERSUS "CHEAP" MATERIAL.

Of first importance in practical spring fitting at the bench is a good stock of good springs. The use of cheap mainsprings is poor economy. As a general rule, the use of any but "genuine material" for any of the standard movements of American make costs more in trouble and dissatisfaction than the saving in price can possibly offset. A rough mainspring, one that is not properly polished but has only been given an emery finish, will cause a watch to take a good motion when fully wound, but let it run for a while and the motion will unaccountably fall off. Such a spring will commonly lose almost a third of its power as the result of excessive coil friction; yet the workman who is satisfied to use cheap springs of this kind in the first place seldom suspects the real cause of trouble, for has he not fitted a new spring and is not the action all that could be desired—when the watch is fully wound? In a case such as this, and such cases are not by any means uncommon, more time is usually wasted in seeking some other cause of trouble than would pay for the difference in cost between a good spring and a cheap spring half a dozen times over.

The fact that it is still the general practice of the trade to give a twelve months' guarantee of all work, and of all mainsprings in particular, makes the use of good material, of the best mainsprings that are to be had, the only policy of foresight and sound judgment.

IS THE SPRING OF RIGHT WIDTH.

With a proper stock of mainsprings to select from, the first points to determine are right width and right strength. Many Swiss barrels have the cover recessed sufficiently to allow for the freedom of the spring. The new spring should then come just flush with the bottom of the cover-groove of the barrel. When the cover is not recessed, the width of the mainspring shiuld be less by .1 mm. than the interior height of the barrel. If the old spring is still in the barrel we may notice whether or not it is of correct width before taking it out. When it is not available, either measure the barrel height by gauge and deduct .1mm. for freedom, or find the correct width by trial, using for comparison a small piece of spring placed in the barrel itself. Be sure in any case that the spring will not bind, for a narrower spring uncoiling freely will develop greater and more uniform power than a wider and consequently stronger spring which is not free in the barrel.

When the old spring is right we need only remove it from the barrel, measure its width by the mainspring gauge and select from our stock of springs the packet of corresponding number. Swiss springs are usually supplied to the trade numbered by widths and in assorted strengths.

USE AN ACCURATE MAINSPRING GAUGE.

The Dennison mainspring gauge, the gauge that is still in general use, is a somewhat rough and ready measuring device, for the strength of spring shown depends within a strength or two either way upon the pressure with which the spring is applied to the gauge. The notches on the edge of the gauge, which are provided for measuring the widths of springs, also vary with different gauges and suffer in time from wear and tear, the amount of the wear depending upon the care, or lack of care, with which the gauge is used. Far more reliable for gauging both the width and thickness of springs is the micrometer, such as is commonly used by machinists. It is made to read to the one-thousandth of an inch or finer, or may be had with metric divisions. This is an absolutely reliable gauge. The Waltham gauge designed on the micrometer principle expressly for the use of watchmakers is admirably adapted for accurate measurement of mainsprings as well, of course, as for other purposes.

V. T. F.

Watch Glasses

Standard of the World

V.T.F.

is an abbreviation of VERRERIES TROIS FONTAINES, Lorraine, France, where V.T.F. glasses have always been made. All others made elsewhere are imitations.

Sold by All Jobbers

HAMMEL, RIGLANDER & CO.

EXCLUSIVE WHOLESALE DISTRIBUTORS

NEW YORK, U.S.A.

It is not always safe to assume that the old spring was of right strength. If it has the appearance of being the original spring or occupies the proportion of the barrel space that we know a spring should occupy, we may test its strength by gauge and select a similar spring for trial, but when we know the movement is in good repair throughout and the escapement properly set up, it is a good rule to select a spring which while still coiled in the copper wire band in which it comes from the maker will drop, just as it is, into the barrel. It may be necessary even then to break off from half a coil to a coil to prevent overcrowding, but with a length of twelve to thirteen coils of spring when against the inner edge of the barrel rim—the spring a little longer for a movement without stopwork than in the case of a movement with—there will be no difficulty as a rule in securing six turns of winding. If there is stopwork this allows of its being set up to the best advantage, while if there is not, it is possible by using a suitable attachment to secure a driving power so nearly uniform for thirty hours that it will admit of excellent timekeeping.

The ultimate test of mainspring strength in the case of a lever watch of high grade and when in perfect condition, is that in the hanging position, and at the end of twelve hours of its run, the balance should then show a vibration of one and one-quarter turns. If it is less than one and one-quarter turns try a spring a very little stronger; if it is more, try one rather weaker, for the action is then as favorable as possible for good timekeeping and accurate position adjustment.

COLOR HAS NO RELATION TO STRENGTH.

A point that should be thoroughly understood, but upon which there is often misunderstanding, is that the color of a mainspring has nothing whatever to do with its strength.

It is well known that when a piece of hardened steel is subjected to heat in the process of tempering, its color changes successively from the palest straw, nut brown, pink, purple and deep blue, to pale and greyish white as the temperature of the metal rises. With this, probably, in mind some workmen are under the impression that the different colors of different mainsprings also represent different degrees of temper, and that a straw-colored spring is really stronger than one that is finished to a blue. Instances have come to our notice in which workmen of long experience have held this mistaken idea. Just as it is possible to color soft steel, however, or after tempering hardened steel to a straw or purple to remove the color and color to the same shade again without altering the degree of temper to which it was originally drawn, so it is possible to draw a mainspring to correct spring temper, remove the color in the process of finishing the spring, and subsequently recolor to a straw, purple or blue, or finish to a silver finish according solely to the fancy of the maker and with no relation whatever to its strength or final temper.

Practical Correspondence

Solutions of Problems and Difficulties met with by our Readers

TO CLEAN GOLD JEWELRY.

Question.—Will you please send me a formula for dipping gold articles in to brighten them up?

Answer.—In some stores, when there is stock to be cleaned that has become tarnished in the window or showcase, nothing but liquid ammonia is used, this being applied with a little swab of cotton wool. Another method is the cyanide dip. A few crystals of cyanide of potassium are dissolved in a crock or glass jar full of water. The articles are dipped for a few seconds into this solution, then rinsed in clean water and dried in hot boxwood sawdust. Remember, however, that cyanide is a deadly poison and when used at all must be used with great care. Articles dipped into it should be allowed to remain in it for a short time only—no longer than just in and out again, as a rule. The vessel containing it should always be clearly marked "Poison." Colored or matt finish gold goods may be cleaned by dipping in bicarbonate of soda 2 ounces, with about an ounce each of chloride of lime and table salt in one pint of water. Polished gold jewelry may be cleaned with ammonia or the cyanide dip, or may be touched up on the rouge buffs.

COUNTING HAIRSPRING VIBRATIONS.

Question.—When I have a new hairspring to fit I have no end of trouble in trying to count all the vibrations so that I can know whether the spring is right strength or not. As often as not I seem to get a different number every time I count. How is the best way to get around this?

Answer.—Don't attempt to count every vibration, but only every other one. Count one, two, three and so on at each motion of the balance in one direction. This will mean, of course, that for an 18,000 train you will count 75 to the half minute, instead of 150.

SEEKS LIST OF ADVERTISED SLOGANS.

Question.—Could you tell me where I could get a book with a good big assortment of selections on advertising like this: "The pen that writes when you want it"? That is the whole story of Waterman pens in a nutshell; it is the reason for them and the effect of them. We often have travellers selling series of coppe rplates for the jewelers, and they have all kinds of catchy bits of advertising like this one. If you could tell me where I could get a good big series of these I sure would appreciate it.

Answer.—We take it that you are not wanting cuts for advertising purposes such as travellers have shown you from time to time, but rather a collection of business catch phrases or "slogans" such as are commonly used by the makers of goods that are nationally advertised. The sentence you quote is a Waterman slogan of this kind. "There's an Ingersoll for everyone" is similarly used by the makers of the Ingersoll watch, while one of the well known silver companies has for its distinctive slogan, "Solid silver where it wears."

There is no book published that contains a list of such advertised slogans, but the largest collection that has ever been brought together, in fact the only one that we know where to put our hands on, has been published within recent months in ten or a dozen issues of Printers' Ink, the foremost journal of the advertising profession. The last instalment we have seen, which brought the number up to more than 550, appeared in the issue of November 27. We cannot give you the dates of the other numbers in which former lists were printed, but possibly you might be able to obtain copies of them if you wrote to Printers' Ink, 185 Madison Ave., New York City.

Re Improvement

And What It Means to You

Thanks to your valued patronage and co-operation during the past year, we have been able to carry on our policy of constantly improving and bettering our line.

It will be the policy of this organization to develop and create more unique and artistic Jewelry as the accepted trade standards.

For the Spring Season

Our travellers will be out early with many new designs in pearl and diamond set rings, bar pins, brooches, scarf pins, pendants, earrings and necklets.

Our factory is now producing to full capacity in anticipation of a greater demand for good jewelry than during past years.

Jewelers will be well advised to select your requirements early, and as far as possible our travellers will endeavor to deliver from stock, thereby insuring satisfaction on price, delivery and finish.

F. W. WESTREN, Western Canada.
MR. JACK W. LEES, Ontario.
MR. MAX FREMES, Quebec and Maritime.

Will be on their territories before February 15th.

S. Fremes & Co. Limited

Manufacturing Jewelers

TORONTO

JEWELRY ROBBERIES AT VANCOUVER

Evidently the admonition, "Do Your Christmas Shopping Early," was not accepted too literally by some person or persons in Vancouver City. This is attested by a couple of daring burglaries which took place, with local jewelery stores as their objective, on the first Sunday of the New Year. Under cover of the dense fog which crept up on Saturday evening, obscuring practically everything, thieves set to work on the north window of Messrs. Hughes Bros. store on Granville Street, cutting a hole large enough to admit an arm through the heavy plate. The leading partner in the crime must have made good time on the transference of the goods in the window to the receptable on the sidewalk. Rings, brooches, pendants, cigarette cases, and other articles of jewelery were abstracted from their cases and stowed away, only the empty cases and some heavier articles of flatware being left in the window. The missing articles were valued by Messrs. Hughes Bros. at about $5,000, which will be a dead loss to the firm, as no insurance was carried. The robbery was discovered about 4 o'clock on Sunday morning, as the patrolman was making his rounds. Up to the time of going to press, no trace has been found, either of the thieves or the missing articles, by the local police, who are searching for a clue. The window was badly fractured in the course of the crime.

About the same time, it was discovered that the store of H. H. Ramage, also on Granville Street, three blocks south of the Hughes store, had also been the scene of a similar robbery. Here also the goods, to the value of several thousands of dollars, were abstracted through an opening cut in the window.

ONTARIO.

J. W. Tindale, jeweler, of Iroquois, Ont., announces in the local press that he is about to retire from business. The firm was established by the late James Tindale in 1874, and has been carried on alone by his son, J. W. Tindale, since 1888. His many friends in the trade will regret to learn of his retirement.

Mr. W. P. Cook, jeweler, of Port Arthur, Ont., is a member of the council of that city for the twenty-seventh year. The council has this year been reorganized so as to divide it into two distinct sections, one having to do with finance and executive, and the other with construction and operation. Each of these, in turn, is subdivided into four departments or sub-committees with an alderman in charge of each. That for which Mr. Cook is responsible has to do with inter-city legislative matters.

On January the 7th, at Columbus Hall, Toronto, Mr. Max Fremes, vice-president of The S. Fremes & Co., was married to Miss Gertrude Granatstine, daughter of Mr. M. Granatstine, of 42 St. George street, Toronto, Ont. Many friends of the groom from the jewelry trade were present and helped to celebrate. The bride and groom spent a very pleasant honeymoon in New York and Atlantic City.

Some Torontonians in the jewelry trade who recently visited the New York markets were Mr. Freelander and Mr. Walsh, of the Goldstein Jewelry Manufacturing Company; Mr. Bernard Allan, of Blacus & Strauss; Mr. Cahn, representing Urtremer & Robins of New York; Mr. Jack Lees, of S. Fremes & Co. of Kremetz, Newark, N.J.; Mr. Stewart Lees, of Geo. A. Lees & Co.; and W. H. Hewitt of "Trader and Jeweler."

Mr. and Mrs. S. Fremes have sailed for Europe on a combined business and pleasure trip. Mr. Fremes will spend some time looking over and securing available supplies of diamonds and semi-precious stones from the European markets. With his long experience in the jewelry trade and superior knowledge of values, Mr. Fremes will endeavor to obtain all possible information pertaining to present and future supplies of these materials.

Mr. H. K. Kirby, formerly with Ryrie Bros., Toronto, has accepted a position as Ontario traveller for Defoe Wilson, Limited, and will start immediately with a full range of samples. Mr. Kirby has had several years' retail experience in the jewelry trade, and with the reputation he has already attained, will no doubt prove to be a highly successful traveller.

On January 7th, P. W. Ellis & Co., initiated the first of their annual banquets to their employees. It was held at the Carls-Rite Hotel, which provided a bounteous repast, after which followed a short entertainment by the talented members of the staff. About 11.30 the dance started and lasted well on into the morning. The music was supplied by Mr. Jules Brazil and his orchestra, which carried everything with a swing and which added greatly to the happy atmosphere of the evening. Mr. "Ernie" Phipps of the travelling staff proved to be a most successful chairman, and saw that there was not a dull moment for anyone during the whole evening.

Mr. P. W. Ellis gave an excellent address dealing with the history of the firm (and indeed the history of the jewelry trade in Canada) for over 43 years. He showed how it had started from a very small beginning to what is now recognized as one of the leading Canadian institutions. He also outlined in detail the insurance policies which were presented to each of the employees at Christmas time as a token of the firm's appreciation of their faithful work in the past.

Among the guests were Mr. W. H. McCreary of Windsor and the Misses Brown of Galt. Mr. McCreary gave a very interesting talk which was greatly appreciated by all present, as he so ably showed the relationship between the wholesale and retail jewelry business.

The large dining hall of the hotel was filled to overflowing, and the evening brought about a closer feeling of mutual interest between all, which in a large organization is so hard to bring about in any other way. Everyone had such a delightful time that they are already looking forward to the 1921 banquet.

On Friday evening, January 23rd, the employees of E. & A. Gunther, Ltd., were entertained by the firm at the Metropolitan Assembly Rooms. Beare's orchestra supplied excellent dance music, and Mr. Jules Brazil entertained in his usual brilliant style. Mr. Balfour, a magician, and several solists contributed an interesting programme. Supper was served at 10 o'clock, and dancing continued until 1 a.m. Over 250 guests were present, and a very enjoyable evening was spent.

Messrs E. & A. Gunther have found that these annual gatherings do much to promote the feeling of good fellowship that exists throughout the firm. They have also issued a house organ entitled, "The Hive," which contains many interesting and humorous stories and articles dealing with co-operation and production.

Mr. Stuart H. Lees, accompanied by Mrs. Lees, has gone on his annual purchasing and exploring trip to New York, looking for new goods, new ideas, and new methods of production, determined to excel this year in their service to their customers.

The president of The Goldsmiths' Stock Company of Canada, Limited, Mr. Walter J. Barr, entertained the senior male members of the company's staff at a dinner at the National Club on the thirtieth of December. The affair was a great success in every way. The musical part of the program was provided by the members of the staff themselves, who are singularly well qualified, as they include

The Demand For

DAVID BELAIS' 18Kt.

WHITE GOLD

is world wide

For more than eighteen months, large quantities have been used with entire satisfaction.

IT HAS PROVED ITS WORTH

You do not have to plate it to make it white.

It is the color of Platinum and its color will not change.

It is guaranteed and Patented.

DAVID BELAIS

13 Dutch Street - New York City

in their number some first-rate musical talent. Mr. Garnet Dinsmore, the head of the silverware department, is an expert pianist, and accompanied the singers most creditably. Mr. Ernest Butler, of the watch department, handled the violin well, and rendered some very fine selections. Mr. Douglas Ludlow is an accomplished elocutionist, and brought down the house with two selections of great merit. It was a splendid evening, the guests being confined entirely to the members of the staff, in order to make it a real "family affair" In the course of the evening, Mr. Barr announced that the company had decided to extend to the staff the benefits of a group insurance plan, whereby every member remaining in the employ of the company from six months and upward, would receive, without charge, a life insurance policy, with a minimum amount of $500 and a maximum for those in the service of the company twenty-five years and upwards of $3,000. Owing to the company being so long established, there are many employees who have been identified with its operations for a number of years, and the directors have been considering some plan for a long time whereby a provision might be made to be of some value to these old and faithful workers. It is needless to say that this announcement was received with great pleasure.

Messrs. Geo. H. Lees & Co., Ltd., of Hamilton, report that business with them for the fall months was by a large increase the greatest they ever enjoyed. Notwithstanding the fact that they had a greatly increased staff and worked overtime continually, they could not keep up with their orders, particularly in the stone-setting department, where they were hard hit by sickness and accident. They have asked The Trader to express their sincere regret over any inconvenience and delay caused, same under existing conditions being altogether unavoidable.

Saunders, Lorie & Co., Limited, will be represented this year by James Milligan, R. Geo. House, and Mr. Chas. Liverty, who are now arranging their samples and will shortly leave for their respective territories with complete range, including many new designs for this year's business.

Owing to the increasing need of manufacturing room to keep up with the demand for their various manufactured lines, E. & A. Gunther Co., Ltd., have found it necessary to enlarge their floor area, and have added 10,000 square feet to their already large quarters. This, together with the new machinery now being installed, makes it possible for the firm to accept larger business this year than formerly, and to feel that service and satisfaction will be given their customers.

The death of Mrs. Norman Patterson of Sault Ste. Marie, Ont., took place in Chicago on January 20. It came as a shock to a large number of citizens who were acquainted with Mr. and Mrs. Patterson, doubly so owing to the fact that she had been married only about four weeks ago. Death was due to an attack of influenza. The late Mrs. Patterson was a daughter of Mr. D. J. Shields, Sault Ste. Marie. General regret at Mrs. Patterson's death, and sympathy for the bereaved hnsband was expressed around the city by all those who knew the young couple. The remains were brought from Chicago and the funeral was held to St. Ignatius cemetery, where the remains were laid to rest beside those of her mother, who predeceased her some two years ago.

BRITISH COLUMBIA

Stanley Harding, a watchmaker employed by his brother, E. W Harding, jeweler, Nanaimo, was accidently shot while hunting ducks at the lagoon, some three miles from the Black Diamond city on Vancouver Island. Harding stumbled over a log and his shot gun was discharged, the contents of the charge entering the right leg below the knee. He was picked up twenty minutes after the accident and brought to the Nanaimo hospital, where he lay in a serious condition for some time, due to shock and loss of blood.

The Nanaimo Board of Trade, at its regular monthly meeting, adopted a resolution petitioning the Lieutenant-Governor in Council to bring the Daylight Saving Act into force in this province in 1920. The resolution was submitted to the Nanaimo Board by Nelson Board of Trade.

Thirty-seven and a half feet in the 600 block, Granville Street, just opposite the Hudson's Bay Stores, brought $3,000 a foot, or a total of $112,500 in a recent sale. The property is occupied by a two-storey building, with Walter M. Gow's jewelery store on the main floor. It was formerly a part of the Abbott estate.

Warning to storekeepers to be on the alert in the matter of accepting cheques from strangers has been issued by the Vancouver police. At least two persons, a man and a woman, are known to be operating in the city, two instances having come to the notice of the authorities within the past few days.

Breaking the glass in the front door of the Silverman store, Cordova Street west, during the night hours, thieves affected an entrance to the premises. According to the report made to the police by the proprietor, jewelery, clocks, glasses and other goods valued at about $230 were stolen.

Fifty-four new members were admitted to the Vancouver Board of Trade at a recent meeting.

In order to establish closer relations, and to open up new markets, the Vancouver Board of Trade will make a trip to the Orient early in April. At least one hundred members of the Board are expected to make the trip, which will comprise the first trade delegation of its sort from Canada to the cities of the Orient.

The slogan, "Try New Westminster First," has been adopted by New Westminster branch of the Retail Merchants' Association. It is proposed to hold a mid-day luncheon of retail merchants every month, when prominent speakers will be invited to address the members.

Not only was Christmas business in Vancouver a record-breaker, but, taken as a whole, the year 1919 proved a distinct advance over any previous year in the history of the city. One local firm vouchsafes the intelligence that the turnover for the year was $200,000 in excess of that of 1912—previously the best year in the history of this particular store. This store also did the third largest business of any jewelery store in Canada for the year.

Frank Potter representing the L. E. Waterman Company, Limited, has done it at last. Frank has tired of single blessedness and has taken unto himself a wife. He celebrated Christmas in double harness—and, better still, he has decided to make Vancouver his home town.

MANITOBA

There are no complaints in Winnipeg as regards the holiday trade. The pre-Christmas rush came up to expectations, and many of the establishments report that their business reached a scale never before attained. The usual gift lines moved fast, with the result that stock-taking, which has already begun, is going to be an easy matter.

Despite their popularity during the big shopping period, it is stated that the Winnipeg jewelery stores might have enjoyed a greater volume of businss if the impression had not got abroad that prices were "out of sight." A good deal of the advertising before Christmas dealt with the rapidly advancing costs of diamonds and other lines. In some instances present markings were compared with pre-war figures, and the scarcity of certain lines and materials was emphasized. It is now contended by some members of the trade that these facts had the effect of intimidating a portion of the buying public, and consequently the policy was not a wise one. At any rate, it is pointed out, customers who sought only moderate priced gifts could be accommodated just as thoroughly as before the war.

That the general era of development is being resumed in the west is indicated by the list just published by the Canadian National Railways, which show business and professional openings in the towns. There is a demand for every variety of merchant and dealer, and it is noticeable that five places want jewellers. Doctors and druggists appear to be the most urgently sought in the young settlements, but banks, elevators, and hotels are in great demand.

Winnipeg is soon to have a cut glass manufacturing plant, employing 75 people, according to the announcement made by the Board of Trade. The name of the prospective proprietor is not disclosed. The Board of Trade however, are in touch with him, and it is stated that the business will be started as soon as suitable quarters can be secured.

Mr. D. A. Reesor, of Brandon, is able to congratulate himself upon finishing a sale during December, which, if not the best, is the equal of any sale ever held in Western Canada. Mr. Reeser has been established in Brandon for over thirty-seven years, and during all that time he has never had an auction sale. This no doubt helped towards the big success. Mr. Horace Dorer conducted the sale.

WE are pleased to advise the Members of the Jewelry trade that our travellers have now started on the road with our *Big 3 Lines,* to which many new and attractive designs have been added.

IN view of the anticipated visit of a great host of Tourists to Canada this coming Season, we trust that our customers will take advantage of our representatives' tour to place their orders early, so as to ensure prompt deliveries.

CARON BROTHERS

233 BLEURY STREET, MONTREAL, QUEBEC

The death of A. A. Gilroy, general manager of the T. Eaton Co., Ltd., was a distinct shock to local business circles. Mr. Gilroy passed away on Sunday, December 28th, after a lengthy illness. The funeral took place on the following Wednesday, the store being closed all day in honor of his memory. Following a private service at the home, the public service was held at Broadway Church, of which Mr. Gilroy had been a member, and the interment took place at St. John's cemetery, Archbishop Matheson officiating. Large numbers from the store and a great throng of the late managers business friends attended the services. Among the chief mourners were Harold Gilroy and family, H. M. Tucker, S. Wilson, R. Y. Eaton, R. W. Eaton, and Harry McGee, the latter three being all prominent in connection with the Toronto establishment.

The University of Manitoba will again conduct its annual short course on business methods this February, according to the announcement made by the Retail Merchants' Association. It is stated that Robert C. Hine of Columbus, Mont., and E. B. Moon of Chicago will be among the lecturers this year. Both are experts on retail salesmanship.

With the big mining developments in northern Manitoba production is expected to show a big advance in the future. The special report of the department of mines, Ottawa has just been issued and shows that during 1918 the gold production in the Province was 6,755 fine ounces, valued at $139,638, as compared with 440 ounces valued at $9,095 in 1917. There was no production recorded previous to 1917.

J. A. Banfield, president of the Dominion Board of the Association, Horace Chevrier, and W. E. Humphries were the Manitoba representatves who attended the conference of the Retail Merchants in Regina at which delegates from all of the provinces were present. At the meeting, a western executive was formed with J. A. Banfield as president, T. G. Gates of Alberta, honorary secrectary, and F. C. Raymond of Saskatoon, secretary. The object of the council is to consolidate the efforts of the retailers in the four western provinces.

A. G. Box of Pierson, W. E. Humphries and Edwin Loftus, K.C., were chosen by the Retail Merchants Association here to represent the local board at the meeting of the Dominion Board which will be held at Ottawa. J. A. Banfield will attend in his capacity of Dominion president.

According to a dispatch from Moose Jaw, thieves broke through a plate glass windw in Plaxton's jewelry store last month and made away with a quantity of valuable diamonds. The tray, it was stated, was left in the window by an oversight, and the value of the gems could not be ascertained. The robbers got away without leaving any clue.

SASKATCHEWAN.

Charlie Clare received word in Regina that he had been elected President of the Board of Trade of Prince Albert, following a keen contest. He is already President of the Rotary Club and with his job as secretary of the Saskatchewan Jewelers' Association, will probably manage to keep busy.

A. H. Humphries, of Melfort, Sask., has opened up a jewelry store in Star City.

R. Dickson, of Estevan, has accepted a position as watchmaker with Hugh H. Macarthur, of Melfort.

Much sympathy was expressed at the Regina convention with Mr. M. G. Howe, whose little daughter underwent a critical operation on the morning of the convention. While there was much regret at his absence, satisfaction was felt at the news that the patient was making favorable progress after a successful operation.

The business of E. Thornberg of Humboldt, Sask., has been taken over by Mr. H. P. Lemon, a former employee of Mr. Thornberg.

LONDON AND DISTRICT.

C. R. Summer recently purchased the fine store at present occupied by W. F. Boughner at 392 Richmond Street. The store is a handsome one and is finished and equipped for the showing of goods in the basement as well as the ground floor. As the present lease has some time to run, Mr. Sumner will not take possession at present.

Wilford Jones, of C. F. Jones and Company, will be on the road early this month with a bright line of samples to show the trade.

John S. Barnard, who retired from the Board of Education after having been chairman for the year 1919, tendered the members of the board a farewell banquet in Wong's cafe recently. General regret was expressed by those present, who included school principals and officials of the board, at Mr. Barnard's retirement from the activities of that body.

Mr. Barnard spoke in an optimistic way of London's future educationally and of the expansion of the school system.

Recalling the business in which Mr. Barnard is engaged, the London "Advertiser" remarked that "as usual the affair was of 'Barnard' quality, while Mr. Barnard's golden characteristics were eulogized by that silver-tongued orator, R. M. McElheran, secretary of the board, as well as by every member of the board."

Among those nominated for the recent aldermanic contest in Ward 3 was John A. Nash. Mr. Nash withdrew, however.

Travelling representatives of T. H. Baker and Company will be on the road presently with an attractive showing of samples for the inspection of the trade.

London has a new optical business as a result of the arrival here of Mr. A. M. Dambra, who has charge of the London Optical Company store in the Dominion Savings Building on Richmond Street. The new firm has a bright and attractive store and it is well and beautifully equipped in every particular.

The auction sale of A. Morphy and Company is proceeding and is attracting large crowds. Messrs. Stock Brothers of Toronto are in charge of the sale, and Mr. S. Howard Lyon is as efficient as ever as an auctioneer.

W. J. Wray and Company have renewed the lease on their present large premises on Dundas street for a ten-year period and intend to make some extensive alterations in order to go into the phonograph business on a larger scale.

The Brown Optical Company of this city has opened a new branch at Windsor. The new store which is spacious and equipped in an up-to-date manner is located at 11 Pitt street. This is the third store in their string, the other being located at 556 West St. Catherine Street, Montreal.

Miss E. Hayne, formerly of the staff of W. G. Young, has joined the forces of W. J. Wray and Company.

The E. H. Allport firm is engaged in getting out a line of samples which they promise will excell their previous efforts in manufacturing fine jewelry.

W. R. Johnston is moving from Richmond and Maple Streets to his bright new store at 417 Richmond Street, which was formerly occupied by the Scott stationery store. This will put Mr. Johnston in the heart of the retail business section. He has disposed of the store which he opened at 352 Dundas street and will concentrate his efforts on the downtown shop.

MONTREAL.

Mr. Lewis Mittenthal, of Montreal, left on the tenth of January for Amsterdam, Holland, on a buying trip, and expects to return to Montreal by the first of March.

Mr. J. T. A. Gaucher, of The Electroclock Company, Montreal, died on December 27th after a short illness. Owing to his death the firm announces that all business is being suspended for some time.

Mr. R. Sessenwein and Mr. Phillip R. Myers, representing the firm of S. P. Myers & Co., Montreal, have concluded all arrangements for their trip to Switzerland, and are now on their way over.

It is also their intention to visit England and France while over there. They expect to be able to terminate this purchasing and return within two or three months.

Upon their return, S. P. Myers & Co. intend handling an extensive line of Swiss high grade gold watches and platinum bracelet watches, which should warrant a great increase in the volume of business at present transacted by this firm, and should also prove of great interest to the trade in general.

Captain Leo Livingstone has recently returned from overseas service and has joined the selling staff of the well-known firm of M. Michalson & Company of Montreal.

The firm of Z. Auerbach & Company are removing from 207 St. James street west, Montreal, to more commodious quarters at 103 Transportation Building, No. 120 St. James street west, Montreal. The new location is one that leaves nothing to be desired. It is conveniently situated on the ground floor between the Sterling and Home Banks.

As this firm are going to specialize in diamonds to an even greater extent than heretofore, the move will be better suited to the extensive diamond business that they intend to transact.

E

Buying and Selling

The buying power of the Canadian people was never greater than at the present time, and the public are buying as never before. This is true of the jewelry business, which is in a healthy condition at the present time. A wider circle of social events warrants the display of more jewelry. Our line of

Solid Gold and Gold Filled Goods

will connect you with the prosperous buyers and increase your business. Our line is an easy seller. Let us put you on our mailing list *now*.

JAMES EASTWOOD

Wholesale and Manufacturing Jeweler

65 Provost St.
NEW GLASGOW, N.S.

22 Dalton Road
TORONTO, ONTARIO

Myotis
Guaranteed Indestructible Pearls

WILL IT SELL?

And at a Fair Profit? Will it Move Quickly?
Will it Please Customers?

These are the questions you ask yourself before including a new line in your 1920 program.

The attractive beauty, the many talking points you may give your customers, assure the *saleability* of the *Myotis* line.

The *Myotis Pearl* is indestructible, and will not lose the lustrous sheen which makes it so distinctive.

This assures *pleased customers.*

Write, wire or phone us and your requests will receive immediate attention.

The EUROPEAN Co
406-406 Confederation Life Building
Toronto Ont.

Parisian Jewelry Novelties

For Immediate Delivery

Parisian Jewelry Novelties stimulate sales—they furnish relief from the more sober sections of your store. Their very nature arouses interest and curiosity.

With an assortment of these in your stock it is easy to meet the demand for Jewelry Novelties of distinctive designs.

FRENCH PEARLS, WHICH ARE MORE POPULAR THAN EVER THIS SEASON. PRICES FROM $6.00 PER DOZEN TO $25.00 EACH.

FRENCH AND **ITALIAN JET LONG CHAINS, NECK CHAINS, BROOCHES** AND **BAR PINS** FROM $4.00 PER DOZEN TO $10.00 EACH.

GENUINE CLEAR CUT AMBER NECKLACES IN ALL SIZES AND GRADUATIONS AT VARIOUS PRICES.

FANCY AND **GRADUATED COLORED BEAD NECKLACES** FROM $6.00 PER DOZEN TO $15.00 EACH.

SHOE BUCKLES
CUT STEEL, BRONZE AND **JET,** RANGING IN PRICE FROM $1.50 TO $50.00 PER PAIR.

RHINESTONE, RANGING IN PRICE FROM $2.50 TO $50.00 PER PAIR.

METAL, IN ALL COLORS, FROM $3.00 TO $12.00 PER DOZEN PAIR.

We are constantly receiving novelties from our Paris representative.

Call at our showrooms when in New York. **If you do not come to this market, we will send you a selection on memorandum upon your request, without obligations.**

M. GUGENHEIM, INC.

362 FIFTH AVE. **Opp. B. Altman & Co.** **NEW YORK**

Paris - Gaubourg - Poissonniere, 32

CASSEROLES
No. 2747—7″ Round No. 2758—8″ Oval
No. 2748—8″ Round No. 2779—9″ Oval

No. 181 Pie Plate

A Use for These in Every Household

Your volume of sales will be in ratio to the force you put in pushing these attractive Middletown Silver Holder-Pyrex necessities. A good display at all times is productive of profitable business.

Order a sufficient supply now for the Spring trade. A truly essential gift.

"Silver Deposit on Nickel Silver"

MIDSILCRAFT E·P· N·S·

The Middletown Silver Co.

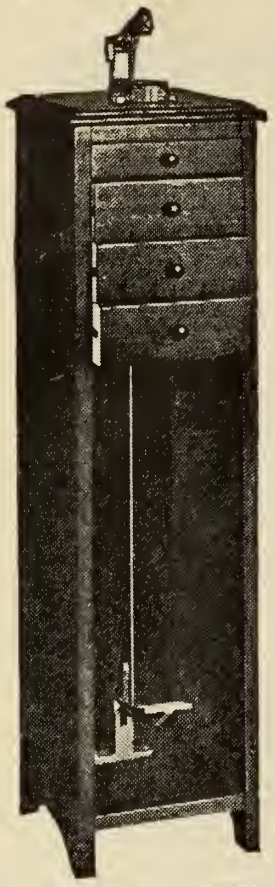
MIDDLETOWN, CONN.

Canadian Showroom and Sales Agents

John Round & Son, Limited

51 St. Paul St. W. **Montreal**

Unbreakable Crystal Inserter



The Cabinet Unbreakable Crystal Inserter

which we introduced into Canada has ever proven to be the one and only machine to make

Substantial Profits

for the jeweler out of the Crystal business.

Our machine has handsomely made good all our claims. It is eminently practical and perfectly satisfactory—always. It fits all sizes of Crystals—from the smallest to the largest—in any watch—and, therefore, no other machine can do its work. All appliances substituted for the CABINET UNBREAKABLE CRYSTAL INSERTER have proven a failure.

No need to experiment. We guarantee success.

No investment on your part. Our plan is such that the machine will earn its own cost.

Dominion Jewellery Importing Co.

SOLE DISTRIBUTORS FOR CANADA.

Swift-Copeland Building, 489 St. Paul St. W., Montreal

Demonstrations cheerfully given at Toronto Jewellers Supply Co., 309 Lumsden Building, Toronto.

Western Representatives: Eaves Bros., 128 Bleury St., Montreal

DEMAND

IN 1919 every jewelry manufacturer in Canada found his facilities for producing goods entirely inadequate as compared with the demand for his product. Demands for goods in 1920 will no doubt exceed those of last year.

We can export every foot of chain we can make, but prefer to supply the home market first. Give us your order now—even if you do not want delivery for several months.

If you want a beautiful 14K white gold chain, or any other kind or quality, let us serve you.

Electric Chain Co. of Canada, Limited

Toronto

The Popularity of
Whiting & Davis Mesh Bags
Is Ever-Increasing

Are you one of the numerous dealers who are benefiting by this increase? If not, procure a stock of WHITING & DAVIS MESH BAGS.

Your customers will appreciate you having a variety of these distinctive Mesh Bags.

WHITING & DAVIS MESH BAGS make an irresistible appeal to the feminine eye through their attractive appearance and usefulness.

Your Jobber will gladly supply you with our lines.

Whiting & Davis Company
Sherbrooke, Que.

When you have a customer ask for Cut Glass

The trade mark of Quality

by showing the purchaser PHILLIPS CUT GLASS, you thoroughly satisfy every expectation of beauty and value that they have, and in doing so you are benefiting by the confidence that PHILLIPS CUT GLASS will cause them to place in you and your store.

When you show Cut Glass bearing this trade mark, you are displaying a line that will back you in *every detail* — beauty, quality and price.

Write us for one of the Complimentary Cut Glass Paper Weights that we are distributing.

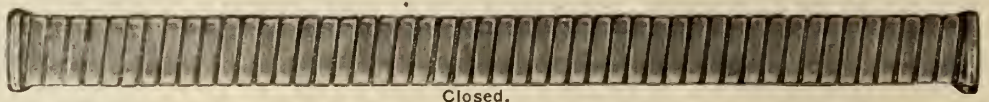
BE SURE AND LOOK US UP AT THE WINDSOR HOTEL DURING CONVENTION WEEK

GEORGE PHILLIPS AND COMPANY
585 ST. TIMOTHEE STREET, MONTREAL

SUREFIT

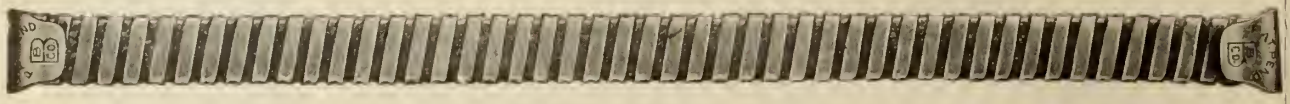
Means a perfect Watch Strap for both Ladies and Men, which can be worn with the greatest comfort and assurance that you are not going to lose your Watch. It is easily attached, requires no adjustment, and is always ready for use, as it does not become flabby by stretching.

MEN'S STRAP



PATENTED

Closed.



Bracelet Expanded.

Both the Ladies' and Men's Straps are made in 14 Kt. gold, 10 Kt. gold, 1/10 rolled gold plate, sterling silver and American silver, having in all qualities an expansion of 1¾ inches.

The catches on the Men's Strap are made in 5/16, 7/16 and 5/8 inch, which fit all size watch lugs.

Now is the time to stock this item.

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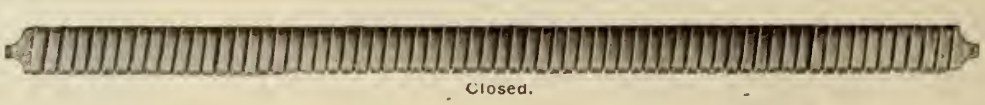
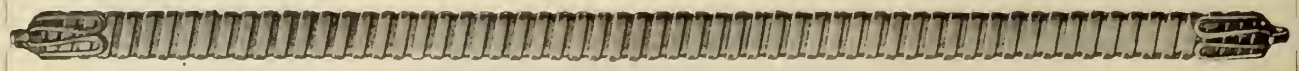


LADIES' STRAP

Closed.



Showing Watch Hooks and Bracelet Expanded.

This item is not a novelty, but an article which will last and be worn as long as the Wrist Watch is in style, and it has come to stay.

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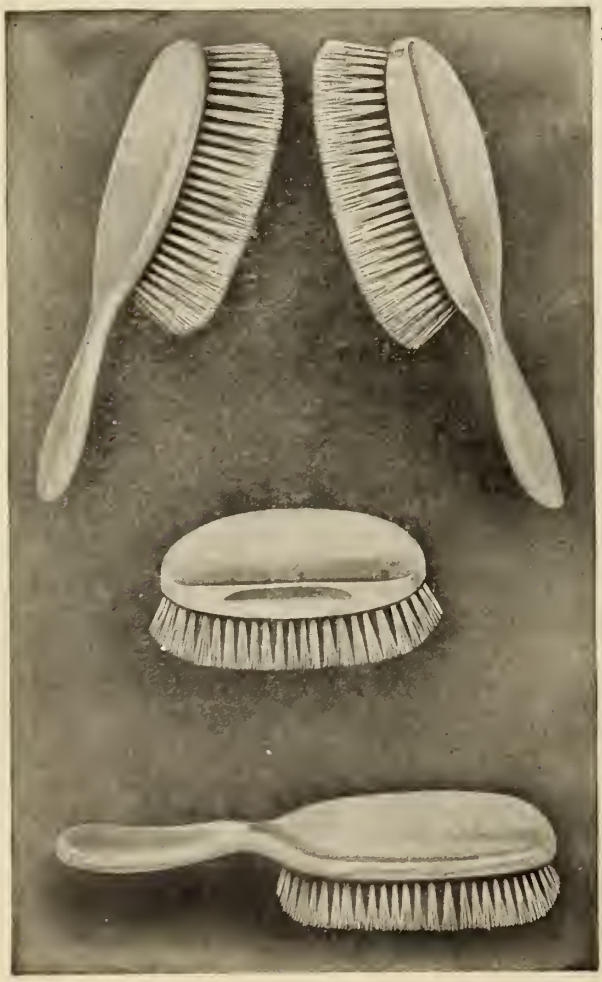

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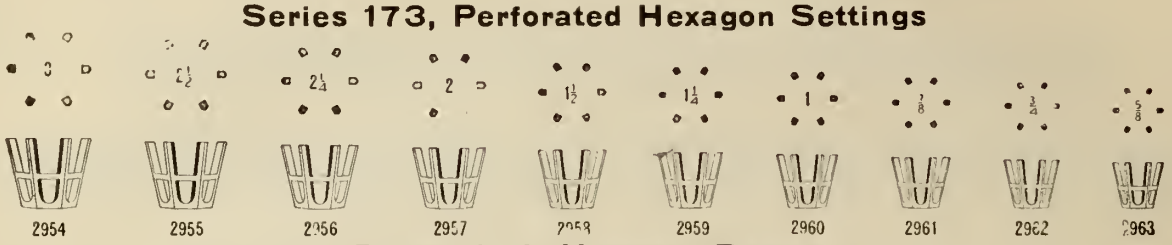

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WANTED—Engraving block, and optical lens drill, describe kind and price. John Bulger, Prince Rupert, B.C.

WANTED—Jeweler's street clock, must be first class article; send photo and best cash price to Box 588, Trader and Jeweler.

WANTED—Jeweler's regulator, state style, make of movement, and case, also the price. Must be in good condition. W. A. Johnstone, Listowel, Ont.

WANTED—Engraver's block with attachments. State size and prize wanted in first letter. W. Anderson, 1936 Kitchener Street, Vancouver, B.C.

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FOR SALE—One true running watchmaker's lathe with complete set of chucks, tail stock, turning rest, adjustable three wheel countershaft with the latest model foot wheel. Complete, $50.00. Apply Box 591, Trader.

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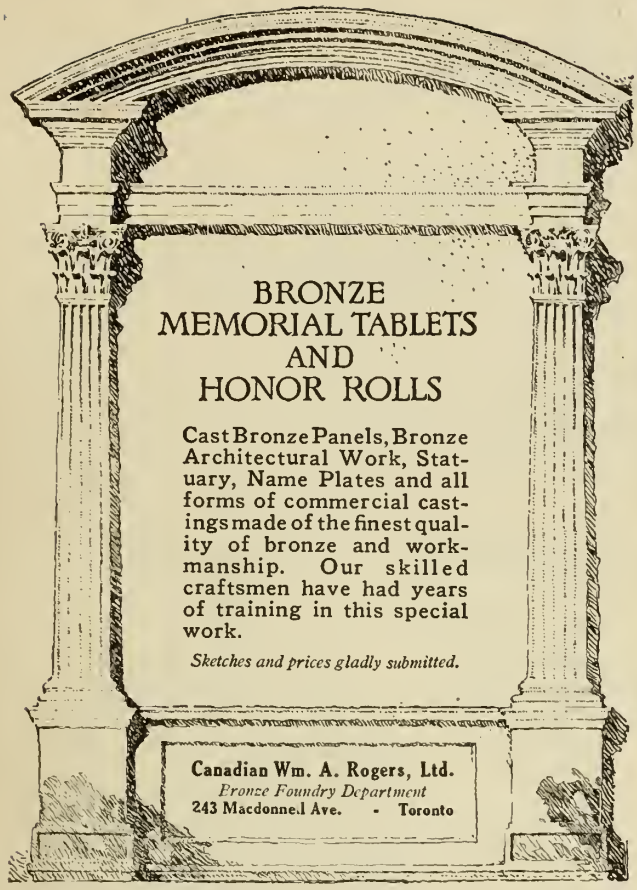
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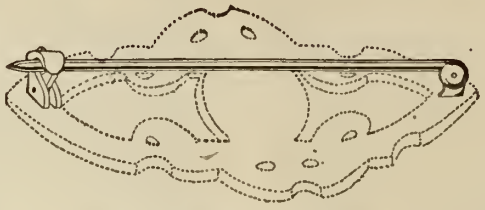

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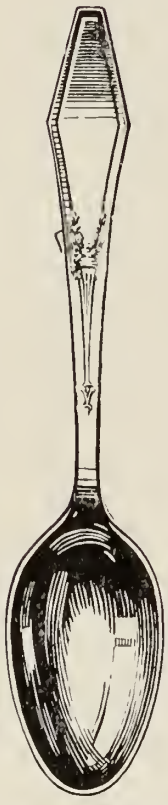
CANADA BUILDING, WINNIPEG

Stock this Silverware For 1920 Sales



LAST year—1919—was a good one for us. In all Standard Silver lines sales jumped in leaps and bounds. 1920 will be another banner year.

For, with every day that comes, new dealers discover that

Holmes & Edwards

"Silver Inlaid" and "Super Plate"

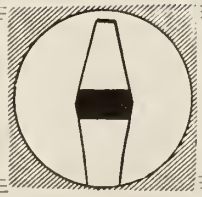
Flatware

and our other trade-marked products are the lines that sell—the lines that provide the greatest margin of profit, the lines that give complete satisfaction to customers.

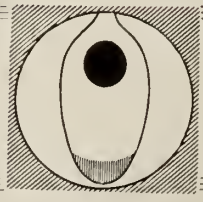
Get in touch with us for your requirements. It will be to your interest to handle this silverware for 1920.

The Standard Silver Company of Toronto, Limited

1 Madison Ave. North - Toronto



Holmes & Edwards Silver Inlaid and Super-Plate
Protected
Where the Wear Comes



ONCE AGAIN!

A year ago, and for several years previously, we were enabled to announce a splendid increase each year in our refining business — so good that we were inclined to boast about it.

Hence, we fully expected that the year 1919 would make an advance on previous ones. It has, and in the year 1919 we bought more Old Gold and Silver from the Canadian Jewelry Trade than in any previous year. We have made a top-notch record that justly fills us with pride.

Nothing but Prompt, Honest and Satisfactory Returns Could Produce such Results

The results prove that the better the Canadian Jewelers become acquainted with us, the more confidence they place in us and the more patronage they bestow.

Year after year our established reputation has been carefully built up—and it must be maintained. We want more scrap for refining again this year, and will continue to pay the highest possible returns.

GEO. H. LEES & CO., Ltd.

HAMILTON, - ONTARIO

THE OLDEST ESTABLISHED GOLD REFINERS IN CANADA

WALTHAM WATCHES

Including the New "Equity" Line

Now available in Canada.

3/0 Size—"Equity," 7 jewel, open face, movement only **$21.40**
3/0 Size—"Equity," 7 jewel, open face, Fortune, gold filled, expansion bracelet, complete. No. 2910 ..... **29.30**
3/0 Size—"Equity," 7 jewel, open face, Empress, rolled gold plate, expansion bracelet, complete. No. 1910 ..... **27.80**
"Equity" Watches made by Waltham Watch Co.

3/0 Size—Black Silk Ribbon, Wrist Watch 7 jewel, "Equity" movement.
In Empress Rolled Gold Plate, complete..... **$26.90**
In Fortune, Gold Filled, complete..... **28.50**
"Equity" Watches made by Waltham Watch Co.
Prices—Catalog List.

6/0 Size—Wrist Watch, Peerless, gold filled, convertible case, expansion bracelet, 7 jewel, "Equity," complete. No. 6010 ... **$38.80**
"Equity" Watches made by Waltham Watch Co.

12 Size—"Equity," 7 jewel, open face, movement only **$18.90**
12 Size—"Equity," 7 jewel, in open face, Nickel. No. 1200 ..... **20.80**
12 Size—"Equity," 7 jewel, in open face, Empress. No. 1220 ..... **23.40**
12 Size—"Equity," 7 jewel, in open face, Fortune. No. 1230 ..... **26.20**
16 Size—"Equity," 7 jewel, open face, Nickel Case, complete. No. 1000.. ..... **17.00**
Same, in 15 jewel. No. 1014 ..... **23.70**
16 Size—"Equity," 7 jewel. open face, Fortune, Gold Filled, plain case only. No. 1008 ..... **33.40**
"Equity" Watches made by Waltham Watch Co.

A complete stock of Waltham Watches at the Waltham headquarters

We offer to the Trade a more efficient service on Waltham Watches than we know of elsewhere. Orders placed with us for Walthams are attended to with exactness and despatch.

The GOLDSMITHS' STOCK COMPANY of CANADA LIMITED
TORONTO

THE TRADER

OFFICIAL PUBLICATION OF

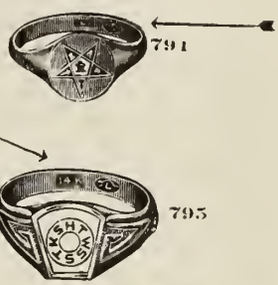
THE CANADIAN JEWELER

VOL. XLI. TORONTO, MARCH, 1920 No. 3

REGISTERED TRADE MARK

Listen, Stop, and Look—

Before You Buy



Listen to the warning that cheap imitations of Lees Superior Emblem Rings are being offered as genuine Lees Rings, or "just the same" or "just as good."

Stop and examine the "phoney" ring—both the samples shown you and also the stock rings sent you.

Look over our rings; see how we proudly, plainly stamp our trade REGISTERED TRADE MARK mark.

Quality considered Lees Rings are cheaper.

Various jewelers have been fooled, thinking they were stocking our goods, hence this ad. Lees do not appreciate having their customers stung.

Geo. H. Lees & Co. Ltd.

HAMILTON ONTARIO.

It is Not Necessary

to go to New York or Europe for new designs in Gold Jewelry.

Of course, you wish to please your customers and satisfy the demand for something different.

Our 14K lines of Necklets, Tiepins, Brooches, Lavallieres, Waldemars, etc., are replete with new and different designs—as tasty and neat as one could desire.

We are proud of our line this year, and ask you to remember that we use only "genuine stones" in our 14K lines. This is worth bearing in mind.

If our travellers are late, write for a selection parcel. They have unfortunately been delayed by illness.

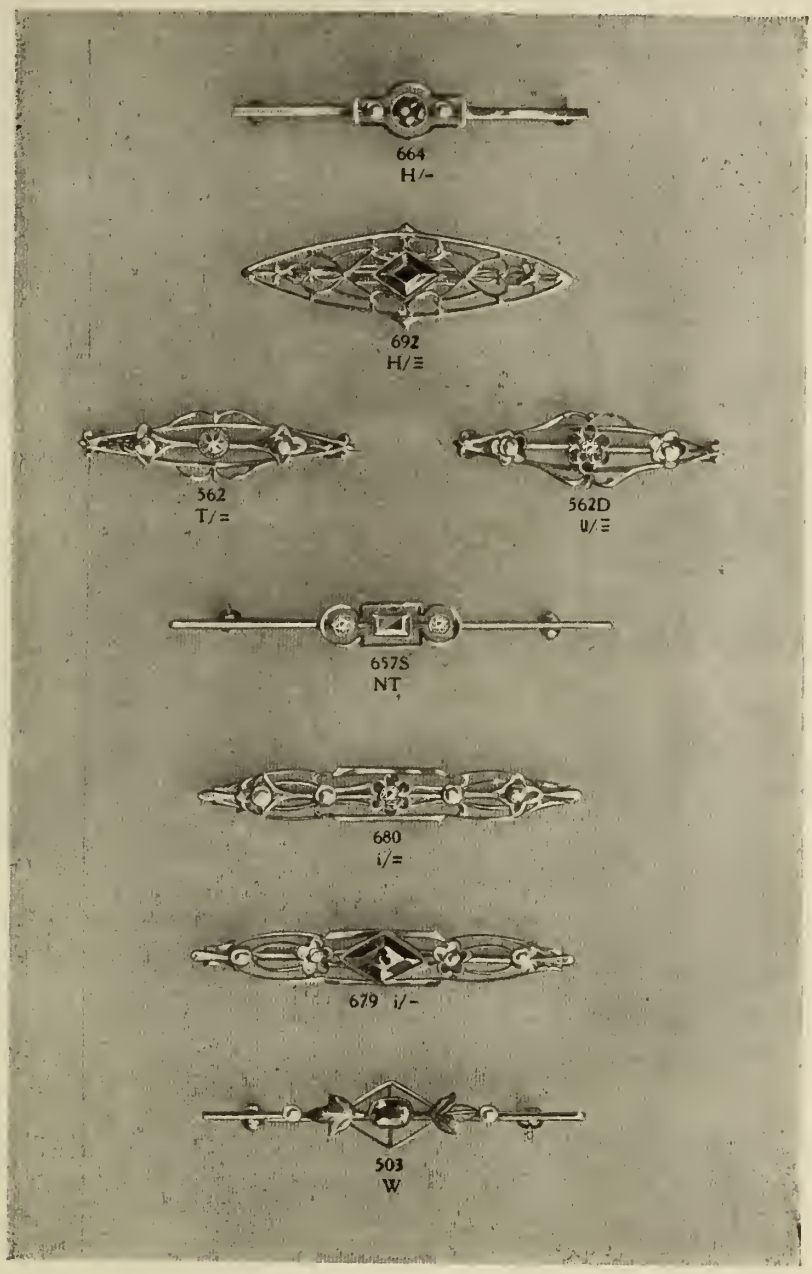
Our travellers get credit for all mail orders from their territory.

H. & A. SAUNDERS, LIMITED

" Makers of Jewelry that is Different "

Toronto :: Ontario

G. W. Reid & Co., Ltd., Truro, N.S., are our Agents for the Maritime Provinces



AN unusual selection of the newer things in Fine Jewelry will be displayed in our lines during the coming Season.

SAUNDERS LORIE & CO. LTD.
TORONTO - CANADA

Designs Refreshingly New and Un-Ordinary

THE simple, yet strikingly different designs of Clover-Leaf Cut Glass make a strong appeal to the prospective customer—amateur or connoisseur.

In Clover-Leaf Cut Glass they find crystals of unblemished beauty, cut and finished by skilled craftsmen.

Aggressive dealers will find Clover Leaf Cut Glass a profitable line the year round.

We suggest a supply of Vases, Flower Bowls, Salad Bowls, Mayonnaise Bowls, Nappies, Salt and Pepper Shakers, Sugar and Cream Sets, Butter Plates and Tubs, Salad Dishes.

Gundy-Clapperton Co. LIMITED

Albert Street, Toronto

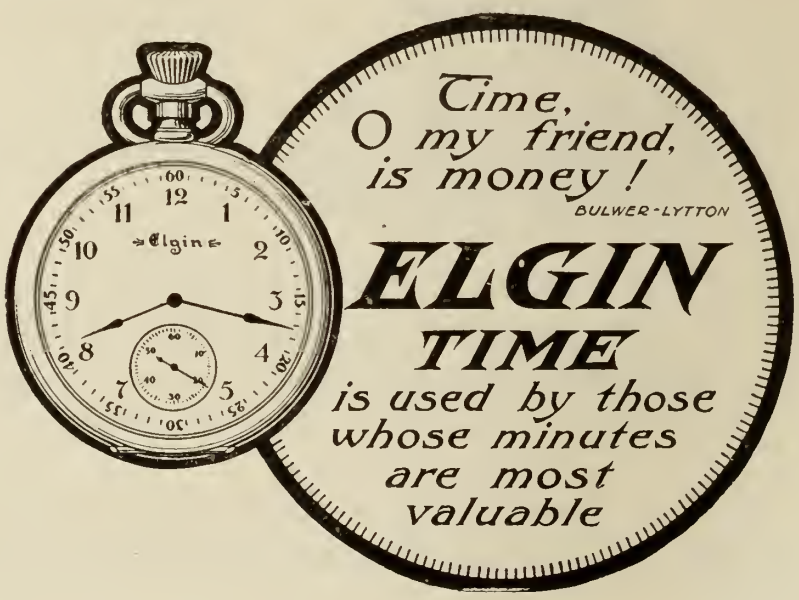
Equal to the best—
Superior to many

YOU cannot expect anything better, but your privilege is to demand the best. It is our endeavour to give this to every dealer that avails himself of our service.

We have through persistent effort broadened our field for service to jewelers in Canada from coast to coast, and would appreciate an opportunity to demonstrate that we possess both the ability as well as the facilities to produce a range of jewelry equal to the best made.

This year our travellers are out with a full line of Rings, Brooches, Bar Pins, Stick Pins, Lavaliers and Mounted Cameos.

W. A. MILLIGAN & CO.
LIMITED
138 Jarvis St. - Toronto, Ont.



The

Canadian Elgin Watch Company

LIMITED

Traders' Bank Bldg. :: Toronto

COULTER'S PAGE

Series 1—No. 1.

Being a page devoted to a monthly buying, selling or display suggestion to the trade in general.

Look For Page Seven!

Each month there will be a timely suggestion for attractive display or most profitably buying and selling. One particular line—of interest either to manufacturer one month or retail trade the next month—will be explained in detail to help you buy most beneficially or display most attractively.

Let's Co-operate

Practical Suggestions For Display—No. 1

An attractive display is effected with an electric table lamp and shade, set in the centre of the window against a dark background. The lamp stands on a slightly raised "stage" loosely covered with a light colored material, such as satin or velvet, on which are scattered small jewelry and ring cases. Especially at night this makes a very striking display.

HAVE YOU TRIED US FOR--

SILVERWARE CABINETS—Oak, Mahogany, Walnut
JEWELRY CASES—Velvet, Leatherette and Paper
WOOD MAILING BOXES
JEWELERS' COTTON—White and Colored

The J. Coulter Co. of Toronto, Limited

80-82-84 Chestnut Street—Next the Armouries

In Big Demand Throughout Canada

Always sharp yet never sharpened, Eversharp is always ready to write smoothly for everybody.

Convenient and time-saving, Eversharp is in the vest pockets of Canada's professional and business men.

Economical, giving lifelong service, Eversharp is used constantly by thousands of office employes.

Priced to appeal to all classes, Eversharp is also rapidly gaining favor with high school and college students.

Beautiful, designed with jeweler precision, Eversharp is popular—with everybody.

Throughout all Canada, Eversharp is selling fast and steadily; selling, selling, selling, day after day.

And there is a big repeat business in Eversharp Leads, which have a fineness, firmness and smoothness all their own.

For Eversharp catalog and interesting sales literature address Canadian representatives:

Distributors in Western Canada.

Rowland & Campbell, Ltd.

Winnipeg, Manitoba

Distributors in Eastern Canada.

Consolidated Optical Company

Toronto, Canada, and Montreal, Quebec

The symbol of perfect writing—the mark of the Eversharp Pencil and Fempoint Pen

EVERSHARP

The name is on the pencil

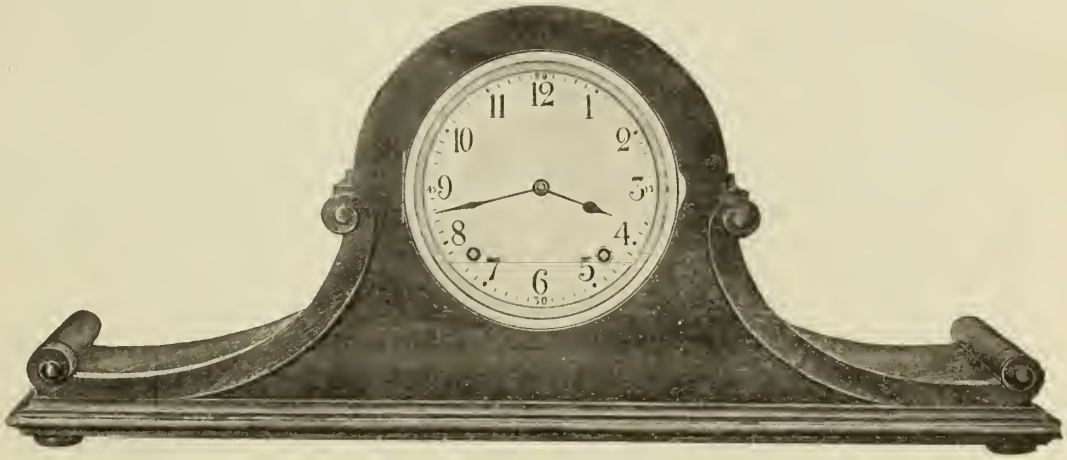
Made and Guaranteed by

THE WAHL COMPANY, Chicago

Build up your business with

CLOCKS *of* QUALITY

Seth Thomas, Gilbert, Sessions, and Ingraham



New Stock, with new patterns, now arriving. Our travellers will show you photographs of everything we carry, or you are invited to write for full particulars.

ROWLAND & CAMPBELL, LIMITED

Dept. 5

WINNIPEG, MAN.

Now is the Time!

The Canadian dollar will buy only 85 cents' worth of goods in the United States.

Now is the time, if ever, for Canadians to buy Canadian-made goods. Moreover, if Canada is to become strong and self-reliant, her factories must be encouraged to produce more and more.

There is, then, a double self-interest in buying Canadian-made goods.

These are simply additional reasons for buying Winged Wheel Watch Cases. Their high quality has alone sufficed for over 35 years.

Only, remember that when you urge a customer to have his watch fitted with a Winged Wheel Case, you are not only doing him a direct service, but benefiting him and yourself indirectly by promoting Canada's prosperity.

WINGED WHEEL

The Trade Mark of Quality

The American Watch Case Co.

of Toronto, Limited

511 King Street West - TORONTO

A. Wittnauer Co.

NEW YORK PARIS "EST. 1866" MONTREAL GENEVA

Longines

The return to peace times serves but to emphasize the usefulness of the MAN'S WRIST WATCH the popularity of which was exemplified by ARMY service. In these lines as in all others, the WITTNAUER products in LONGINES, AGASSIZ, TOUCHON and MAJESTIC supply a variety of styles from severe to fancy suitable for all the dictates of fashion as well as individual taste. Placing time at will within the range of vision without requiring the use of the hand while otherwise employed, the MAN'S WRIST WATCH is of prime importance and as such constitutes a STANDARD ARTICLE of TRADE.

In the ARTS and SCIENCES and wherever testing by time is required, the pocket timers and chronographs heretofore served the purpose. With modern requirements the pocket piece has given way to the WRIST CHRONOGRAPH. To the busy scientist or mechanical observer as well as the sportsman and all requiring accurate timing, the LONGINES STRAP CHRONOGRAPH is offered as the most convenient and practical timing instrument combined with the usual DEPENDABLE LONGINES ACCURACY of TIME-KEEPING.

The Sign of A. WITTNAUER CO. WATCHES *Perfection*

FACTS TO CONSIDER

When buying White Gold for the purpose of manufacturing White Gold Jewelry, or when buying White Gold Jewelry.

Far-seeing Manufacturers, Jobbers or Retailers demand a White Gold that is not only the color of Platinum, but is guaranteed not to oxidize or change color.

That Gold is

David Belais' 18k White Gold

The so-called white 14K Gold Jewelry that has been given what is called a "Platinum finish," which is being offered for sale (with the inducement that it "costs less"), has never given satisfaction. That finish will not last. Therefore, while the initial cost of such jewelry may be a trifle less than jewelry made of

David Belais' 18k White Gold

(the Gold you do not have to plate to make White, and is guaranteed not to oxidize or change color),

The Net PROFITS may be LESS

Dissatisfied customers spell Disaster. Satisfied customers are a Priceless Asset.

For more than eighteen months David Belais' 18K White Gold has given Entire Satisfaction.

Letters Patent granted in the United States, Canada and Switzerland. Patents pending in other countries.

DAVID BELAIS

13 Dutch Street - New York City

Opportunity is Knocking

at your door

Will you take advantage of it?

Mr. Alfred Schwob is in Switzerland at present, and can devote his personal attention to any import orders received while he is there.
This fact should warrant you placing your orders with your Jobbers as soon as possible for

TAVANNES WATCHES

so that you will avoid disappointment in not being in a position to supply the great demand for this line.

SCHWOB BROS.

701 McGill Building - MONTREAL

General Agents, Tavannes Watch Company.

GUARANTEE

We will replace without question, any link or links which have been broken, bent or damaged through reasonable cause.

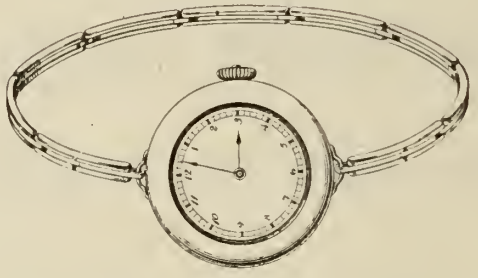
CLOSED OPEN

Values—both Moral and Commercial

The moral value in business is a greater asset than the profit realized on the sale.

Take "loyalty," for instance. Faithfulness in the performance of our duty to customers, as well as a keen respect for our confidential relations, would be considered of great value to us, even though they had no actual cash value.

We appreciate your business as much from a standpoint of good will as we do for the profit realized in cash.



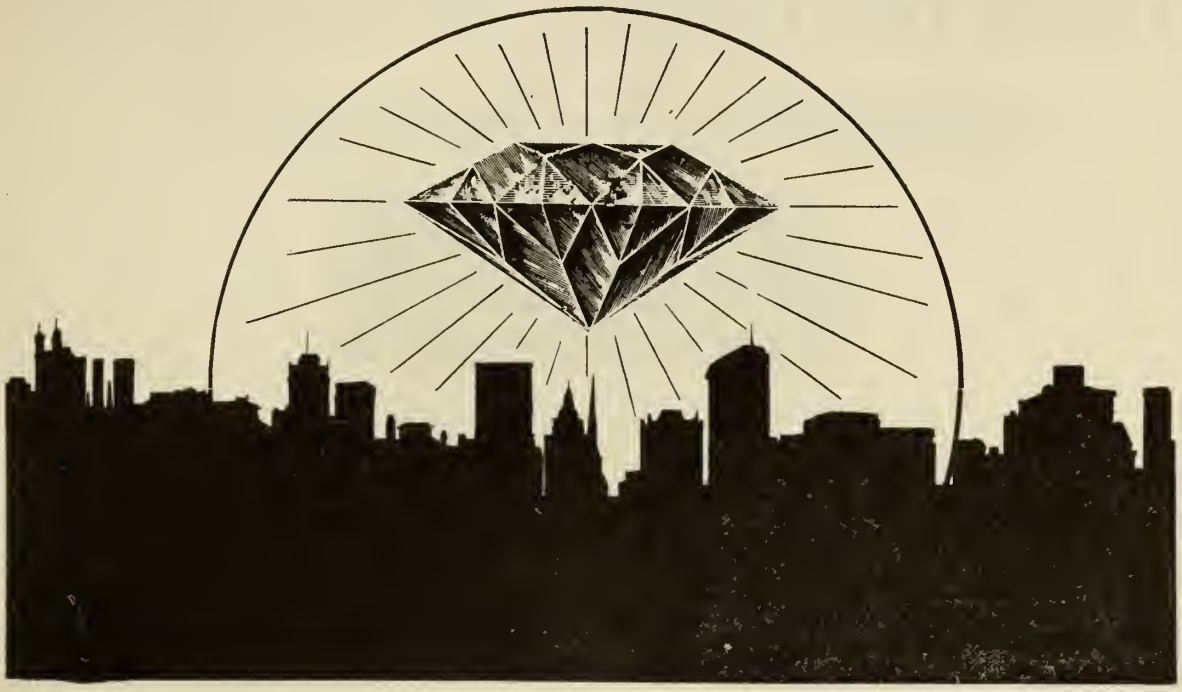
Sold by American Watch Case Co., Waltham Watch Co. and all leading jobbers.

The Goldstein Jewelry Mfg. Co.

Limited

Manufacturers of High-Class Platinum and Gold Jewelry

180 John Street, Toronto



Established Over 100 Years

BACKES & STRAUSS

DIAMONDS
ANY
SIZE

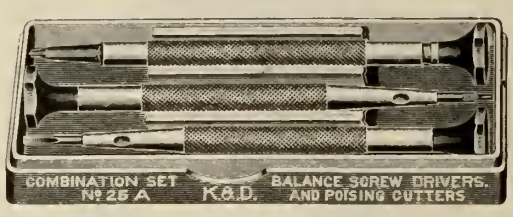
OFFICES :
309 Continental Life Building
TORONTO

14-15-16 Holborn Viaduct - London, Eng.
8 Tulpstraat - - Amsterdam

Tools of Quality

Made by Kendrick & Davis, Lebanon, N.H.

Combination Set of Balance Tools



No. 25A. Complete Set $3.45

Consists of one screwdriver for balance screws, one combination balance screwdriver and holder, one balance screw miller with double end cutter for cutting under the heads of screws.

A useful combination at less than the cost of the tools when purchased separately.

Sold in Canada by

E. & A. GUNTHER COMPANY, Limited

310 SPADINA AVE. TORONTO

V. T. F.

WATCH GLASSES

IN A CLASS BY THEMSELVES
ORIGINAL AND UNIFORM QUALITY
ABSOLUTELY MAINTAINED
NO INNOVATIONS
IF YOU WANT THEM, YOU CAN GET THEM
TAKE NO EXCUSES
ACCEPT NO SUBSTITUTES

E. & A. GUNTHER CO., LIMITED

SPADINA AVE. TORONTO

New Haven Eight Day Signal Alarms

Sold All Over the World

100% Efficient

3 Reasons Why

Reason No. 1

Signal shows at night

if alarm will ring at morning.

Reason No. 2

Its name.

Reason No. 3

Convenient shut-off on top.

E. & A. Gunther Co. Limited

SELL THESE CLOCKS

IN CANADA

10 POINTS

Point 1—No need to set this clock at night—it's automatic.

Point 2—Almost noiseless tick, having a fine watch balance.

Point 3—Saves 626 windings annually, being an eight-day.

Point 4—Hole in bell for hammer adjustment.

Point 5—Bow ring to turn over push button if alarm is not wanted.

Point 6—Seamess case, very heavy nickel plated.

Point 7—Spring power to run it for 14 days.

Point 8—Height, 6¼ in.; width, 5 in.

Point 9—White alarm indicator.

Point 10—Will outlive three ordinary alarm clocks.

JUDGING by the orders placed last year by the retail jewelry merchants of Canada for Emblem Rings, the Sweet line is steadily gaining in leadership, and the demand for it is greater than ever before.

We also offer an up-to-date line of onyx and cameos, onyx, pearl and diamond combinations of superior quality.

Compare our values with others and be convinced that our qualities and prices will give the best of satisfaction.

All orders received will have our most careful attention, insuring prompt deliveries.

John Sweet & Co., Limited

Canada's Most Progressive Ring Manufacturers

92 King St. West - HAMILTON, ONT.

RODEN BROS. LIMITED

345 CARLAW AVE., TORONTO

Our 416 Pattern

OF

CUT GLASS

On heavy potash blanks is of an attractive, distinctive style that pleases and appeals to the most discriminating trade, especially those customers who insist on perfection rather than quantity.

Old Silver

We will pay 15c below New York market quotation on day of receipt of flatware. Proportionate prices for other grades.

The Goldsmiths Stock Company of Canada
TORONTO LIMITED.

GILBERT "NINE"
Radium Dial, Alarm. Nine day automatic. Height, 7 inches, diameter 5¼ inches.

GILBERT

Night and Day Radium Dial Clocks

GET in line! Put them in stock! Display them on your counter! That's all you have to do. These clocks sell themselves. Don't miss this chance for easy profits.

These Gilbert radium clocks are built right, run right and look right. Best of all, their radium dial functions right. They "make night-time plain as day."

The Gilbert dial has real night-time visibility. Radium concentrated upon the especially designed Gilbert markings and Gilbert hands results in clear, sharp radiance just where it is needed. That's why they tell the time unmistakably. Write promptly to

Goldsmiths' Stock Company of Canada
TORONTO, ONTARIO

Get Your Share of the Benefits From Wilmort Advertising

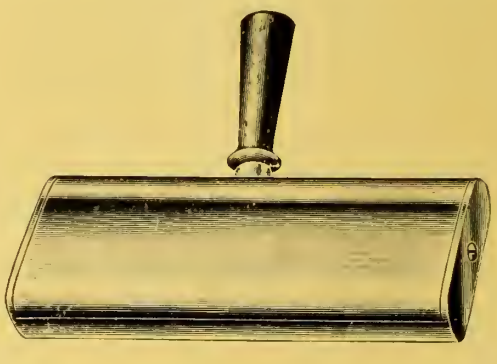
"What Is a Crumb Sweeper?" That's the question which will be asked and answered in every advertisement in our big Spring campaign in "The American Magazine," "Woman's Home Companion," "Needlecraft," "Holland's" and other leading journals of national circulation. These advertisements will be so interesting and attractive that the millions of women who see them will want to know more about this wonderful little home convenience. And to know the Wilmort is to want it. So this campaign will be a great business-producer for dealers who stock, display and push the

TRADE MARK REG. U.S. PAT. OFFICE

Wilmort

CRUMB SWEEPER

"The Year-'Round Utility Gift"



		Retail Price, Each
No. 101	Nickel Plate ..... (Bright—plain cover.)	$3.50
No. 103	Copper Plate ..... (Brush finish—plain cover.)	4.50
No. 105	Silver Plate ..... (Butler finish—plain cover.)	6.00

Wilmort Manufacturing Co.
430 S. Green St., Chicago, Ill.

The GOLDSMITHS STOCK COMPANY of CANADA LIMITED
TORONTO

here's the button for your soft cuffs

Millions of men use it.
Millions more will as soon as they realize the comfort of this new button for soft cuffs.

The old style cuff buttons that wobble about in the buttonhole and hold the cuff untidily about the wrist are swiftly making way for the

KUM-A-PART
CUFF BUTTON
TRADE MARK REGISTERED
—A SNAP TO BUTTON

It's as up-to-date as the aeroplane, as dependable as the bank of England. Snaps together in a flash; opens instantly with a quick pressure of the finger, holds the cuff snugly and gracefully about the wrist.

To be sure of Kum-a-part perfection in the interior construction be careful that the Kum-a-part name is on the exterior of the button you buy

Many separable buttons are made that look, but do not work or wear like Kum-a-parts. Demand the original separable button with the kum-a-part name on the flange.

For Sale By

The above illustration shows a reduction of the full page ad we are running in fifteen of Canada's leading newspapers, having a circulation of over 700,000 copies.

Be prepared for the demand this advertising will create and order your stock at once. Last year a number of our customers could not procure the original Kum-a-Part and had to accept substitutes.

Kum-a-Parts range in price from $8.00 doz. list to $51.00 doz. list, and sell to consumer from 50 cents pair net to $7.50 pair net. We will gladly send a selection immediately upon receipt of request.

Kum-a-Parts are made in Enamel, Imitation Enamel, Pearl, Sterling Silver, Gold-filled and 10k Gold.

Send your order to

The Goldsmiths' Stock Company of Canada Limited

Sole Distributors of Kum-a-Parts to the Jewelry Trade

'HEIRLOOM' PLATE

'HEIRLOOM' PLATE

Your customers are attracted to 'Heirloom' Plate by its atmosphere of elegance, its charm of design and superior craftsmanship. When you sell your customers 'Heirloom' Plate, you have the assurance that you are giving them satisfaction and worth far beyond the price asked.

The special appeal connected with the name 'Heirloom' and the pleasing character of the patterns make 'Heirloom' Plate a satisfactory and profitable line of silverware for you to sell.

CANADIAN WM. A. ROGERS LIMITED

570 King Street West, Toronto

Diamonds—

Loose and mounted, in good commercial grades.

Special Attention Given to Approbation Orders

Bracelet Watches—

8¾, 9¾ and 10½ ligne Swiss movements, cased with Empress, Fortune, Cashier, and 10 and 14-Kt. Gold Cases in staple and all the latest fancy designs for Fall and immediate delivery.

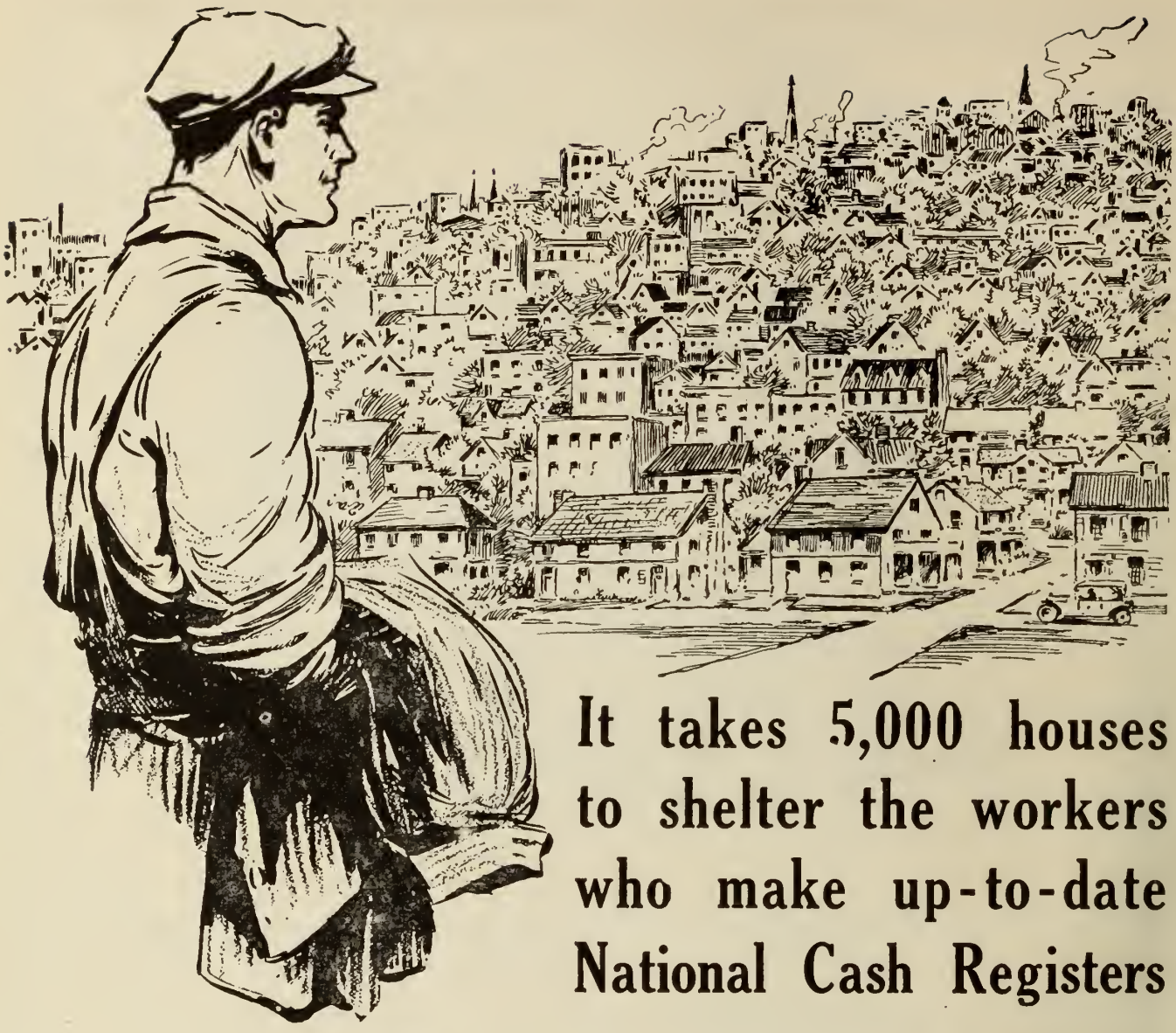
Prices and Samples submitted upon request

M. MICHALSON & CO.

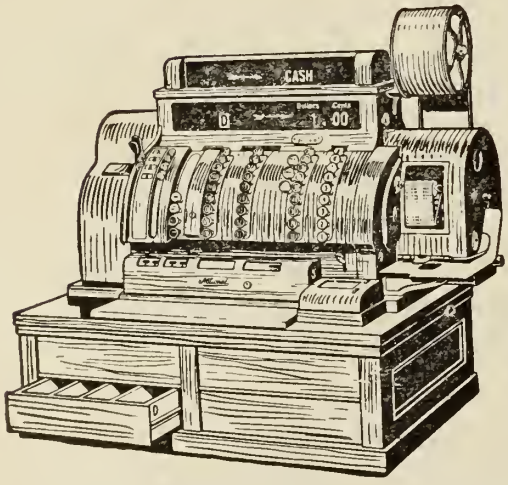
Importers of

DIAMONDS, WATCHES AND JEWELLERY

Power Bldg., Craig St. West - MONTREAL



It takes 5,000 houses to shelter the workers who make up-to-date National Cash Registers



THESE 5,000 houses are the homes of more than 25,000 people—a city in itself.

They are good homes, too, because the workers at the N. C. R. factory are intelligent, skilled mechanics who are able to demand exceptionally good living conditions.

The factory in which they work comprises 21 modern buildings, providing over 40 acres of floor space.

It has taken 35 years of the hardest kind of work to develop this tremendous organization—an organization engaged solely in the manufacture of labor-saving machines that help merchants all over the world.

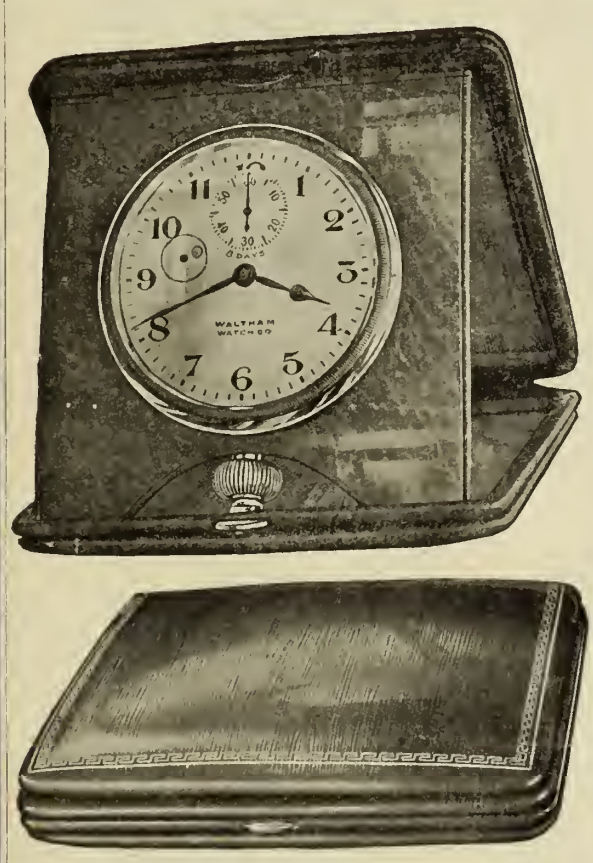
The National Cash Register Company of Canada, Limited

BRANCH OFFICES:

Calgary.....714 Second Street W.
London.....350 Dundas Street
Montreal.....122 St. Catherine Street W.
Vancouver.....524 Pender Street W.
Edmonton.....5 McLeod Bldg.
Ottawa.....306 Bank Street
Toronto.....40 Adelaide Street
St. John.....50 St. Germain Street
Halifax.....63 Granville Street
Quebec.....133 St. Paul Street
Saskatoon.....265 Third Avenue S.
Winnipeg.....213 McDermot Avenue
Hamilton.....14 Main Street E.
Regina.....1820 Cornwall Street

FACTORY: TORONTO, ONTARIO

WALTHAM DESK, BOUDOIR and TRAVELING CLOCKS



HERE is a very fine Waltham line that offers excellent opportunities for profit.

These clocks are exceptionally suitable for presentation purposes, such as Birthdays, Graduations, Removals, Anniversaries and all other occasions where the desire is to commemorate an event with a gift that is at once valuable, artistic and useful.

The movements are of the 8-day type—the same movement precisely as used in the well-known Waltham Automobile Timepiece used so extensively by the manufacturers of high-class cars.

The casings are of high-grade leather, and come in a very large variety of harmonious shades.

Retail prices from $39.00 upwards, and with luminous dials, $5.00 extra. Discounts on application.

WALTHAM WATCH COMPANY, LIMITED

MONTREAL

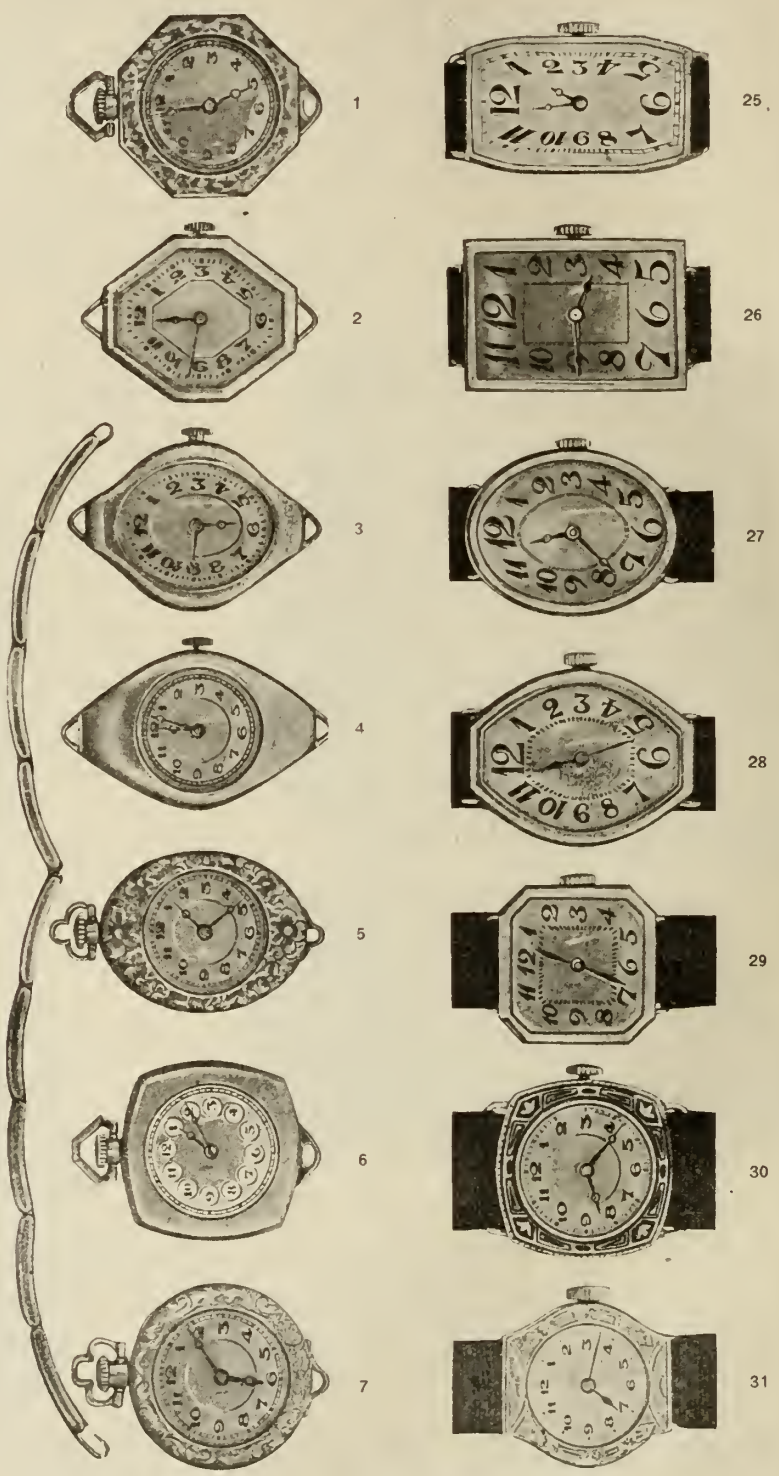
Makers and Distributors of Waltham Products in Canada

Factories: Montreal, Canada - - Waltham, U.S.A.

SWISS BRACELET WATCHES

Largest Line Shown in Canada

Specially Selected Movements, direct from the factory. See our samples before placing orders.



Full Description given in "Watch Blue Book." Write for copy if you have none.

The Canadian Ball Watch Company, Limited

CONFEDERATION LIFE BUILDING, WINNIPEG, MAN.

A Westclox Alarm

and its job

THOUSANDS of timepieces leave this factory every day. Some to wake farmers that the world may have food—some to rouse workmen that factories may start on time and produce goods—some to mark the hours in small shops which may some day be giant factories, some to time household tasks. They fit in dozens of places where faithful timekeeping is required.

Every one of these clocks or watches has a part of the Westclox reputation in its hands. If it does well people take it as a matter of course. Westclox are supposed to make good. But if it fails—!

There are over eighteen hundred and fifty reasons why so few Westclox fail. To name them would be to list the payroll. Every person who works on Westclox is responsible for the good name these timepieces have made for themselves.

There are few inspectors who do nothing but inspect. Every worker is an inspector. His work on that clock helps to maintain the reputation of Westclox. If it were not for that ingrained pride in Westclox that runs through the factory, we should not have clocks to be proud of.

Because we realize the responsibility placed on the alarm clock, we set ourselves to meet it, and the result is a timepiece that is making a name for us wherever time is told. Every Westclox product that gives a good account of itself is paving the way for a bigger Westclox factory for the future, and is made with that in mind.

WESTERN CLOCK CO.—MAKERS OF WESTCLOX

LA SALLE—PERU, ILL., U. S. A.

Our Twenty-Fifth Birthday

Do you recall your twenty-first birthday? Remember the thrill in reaching the point in life when you could call yourself a full-fledged man? Somehow or other, when you reach the twenty-fifth anniversary in business, it is with the same sort of a thrill that you experienced when you reached your twenty-first birthday.

A quarter of a century! Not long in years, but it marks an epoch. Besides, when one has the satisfaction of knowing that in those brief twenty-five years you have grown to be the world's largest manufacturer in your line, isn't there just reason to be proud?

And now when we look back and review the early wisdom of Mr. Robt. H. Ingersoll, when he founded this business, we see the soundness of his motto—"A four-square business"—square to the public at large—square to the employees—square to the Government—and square to the dealers handling the product.

Back of every success there must be a reason.

ROBT. H. INGERSOLL & BRO.

Canadian Factory and Office :

128 BLEURY ST. - MONTREAL, CAN.

Celebrating The Event

It is but natural that when one reaches the first quarter century of their business life that they should celebrate the event in one way or another.

By way of celebration we have had our advertising department plan an unusual advertising campaign.

This advertising campaign will not be the usual sort. It is going to tell the history of time from the Stone Ages down through the centuries to the present time. And it will show that it is almost impossible for the world to-day to get along without timepieces.

Best of all, this campaign is going to be planned right around the merchant—your store. And with just a little co-operation on your part, you can make it one of the biggest things in advertising that has been done for you. In the very near future we shall have a display fixture built around the central ideas of this campaign, namely, giving the history of time.

We shall have a limited number to offer to our Canadian friends. It is a good idea to have one of these fixtures reserved for you.

ROBT. H. INGERSOLL & BRO.

Canadian Factory and Office:

128 BLEURY ST. - MONTREAL, CAN.

TWO of the designs in COMMUNITY PLATE which are especially popular with the buying public—the PATRICIAN, a perfection of polished planes and beautiful outlines; and the SHERATON, with its refinement of form and delightful Eighteenth Century tracery. Either of these designs meets the most discriminating taste. All representative dealers know of their fine selling qualities.

Made in Canada

ONEIDA COMMUNITY LTD., ONEIDA, N.Y.

THE TRADER

With Which is Incorporated
THE CANADIAN JEWELER
Official Organ of the Canadian Jewelry Trade

Vol. XLI. **Toronto, Canada, March, 1920** **No. 3**

First Convention of the C.N.J.A.

DESPITE the unusual handicaps of the vaccination regulations in Quebec and the influenza epidemic in Ontario, not to speak of the terrific storm that tied up all railway traffic, the first general convention of the jewelry trade of Canada, held in Montreal last month, was one of the most striking successes ever recorded in the history of similar gatherings.

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Whether it be considered in the light of a social function or as a business conference, there is every reason for congratulating the jewelry trade on the advance that has been made in the organization movement. When the Toronto jewelers entertained the visitors to the first executive conference last year, it was thought that the summit of achievement had been reached. But Montreal had set out to better that record and none can gainsay the fact that she succeeded. From an entertainment point of view, nothing could have exceeded the hospitality of the host city; provision was made for every spare minute and there was always someone on hand to see that advantage was fully taken of all opportunities for enjoyment. The warmth of Montreal's welcome will always be a happy remembrance in the trade.

From a business point of view, the results were equally satisfactory. The programme included practically everything of topical interest to the trade; it was arranged so as to economize time as much as possible; the discussion was at all times frank and open, while the conclusions reached can hardly fail to redound to the immediate material benefit of every jeweler.

Apart from all other considerations, perhaps the greatest result from the convention will be the growth of good-fellowship among all branches of the trade. The keynote of the whole affair was undoubtedly co-operation, and the cordial spirit of brotherhood manifested cannot fail to have a great effect on business relations. Many men were brought together who had been doing business for years without meeting each other and many other men met for the first time who have been competitors in business. Even if the organization movement ended with the convention, the results would be manifested by their influence on business for years to come; but, with associations now formed in almost every province, the ideas formulated at the convention will be translated into action and the benefits will spread in a widening circle until every individual in the jewelry trade is reached.

The outstanding figure at the convention was undoubtedly Arthur A. Everts, of Dallas, Texas, the president of the American National Retail Jewelers' Association. His address to the convention was exceptionally clever, his references to new avenues of endeavor for the retail jeweler being veiled by a semi-humorous drollery that was altogether delightful. He was heard by an audience that overflowed the seating capacity of the hall, and there was none among his listeners who failed to carry away food for serious reflection for many days to come. The comment was general that if the convention had offered no other attraction, the speech of Mr. Everts would alone have justified the trip to Montreal. The thanks of the trade are due Mr. and Mrs. Everts for making the journey from Texas, but greater than the personal element is the evidence of a growing feeling of brotherhood between the jewelers of the United States and Canada. Mr. Everts has performed a very striking service and it is to be hoped that his example will be followed by leading members of the Canadian trade by making a visit to the American convention in Louisville in August next.

The election of officers was marked by a renewal of confidence in the present board, it being felt that until the association was past the organization stage, no material change should be made. Mr. W. M. Birks accepted the first vice-presidency in place of Mr. J. H. Birks, who is absent in California, and the addition of his name to the list will greatly strengthen the organization. A hearty tribute to the new officer was given in the great applause that greeted the announcement of his acceptance of the position. Other changes in the executive are Norman Andrew, of Winnipeg, and M. T. Ellis, of Toronto added to the retailers' section, replacing D. W. Dingwall and C. Q. Ellis; Julien Schwob relieving F. A. Marsfield in the wholesalers' section, and J. A. Caron replacing A. L. Caron in the manufacturers' section.

Perhps one criticism might be made of the convention, and that is that the retail jewelers were not represented as largely as they should have been. This is quite justi-

fied as there was not the number of retailers present that was expected or that the importance of the event justified. But there were retail jewelers present from almost every province, and had it not been for the handicaps previously

MR. M. C. ELLIS, PRESIDENT.

mentioned, there would have been many more in attendance. The retail trade is most vitally interested in the success of the organization movement, its members stand to gain the most material benefits and they should be alive to the manifest advantages they may derive.

The manufacturers and wholesalers were represented in great strength and their "get-together" luncheon was one of the most successful of the incidental functions. It presaged a new understanding in the trade and while it will not lessen the individual efforts to get business, it will make for a more cordial appreciation of the other fellow's point of view, and that will leaven a lot of trade difficulties.

In one way the convention was almost unique. Only one set address was included on the programme, the rest of the time being devoted to straight "business"—and it was needed.

Monday afternoon saw a clearing of decks in the acceptance of reports covering every phase of the association's work up to date. With all necessary information thus on hand the convention was able to turn its face to the future, debate thoroughly, and decide on a multitude of points of policy which came up in the shape of resolutions. These, in fact, occupied the majority of the time of the convention. There was no stifling of debate. Everyone had ample opportunity to express his opinion on every subject that came up. If there were anything to be regretted in this connection it was that more did not take part in the discussions. It is possible, however, that many comparatively new members felt hesitant about expressing opinions, and that these will have lost that feeling before the next convention in Winnipeg.

The tedium which one usually associates with conventions was entirely lacking in this. For one thing, none of the three convention sessions lasted quite three hours; while added to this was the fact that there was so much variety and interest about the business brought up that the time passed with amazing speed.

Nor was the convention as a whole bored with lengthy discussion of topics in which sections of it had no interest. Two sectional meetings of the watch inspectors, one of retailers, one of wholesalers and manufacturers, and several of small committees and of the executive threshed out the particular matters in which these were interested so as to occupy as little time as possible in the main convention sessions.

Winnipeg will have the convention next year and no doubt will wear the honor well. With the enthusiasm displayed in the western provinces, it was not less than proper that the convention should have gone west, and the wisdom of the decision will be fully confirmed by the warmth of the Winnipeg welcome. It now behooves every jeweler in the Dominion to join up with his district association, to see to it that a provincial convention is held this year in his province, to make fast all the advantages that have been gained during the past year and to ensure that there shall be no retrogression in the campaign for the achievement of higher standards. The question is in the hands of the retailers to a very large extent; let them see to it that the result is assured, for the betterment of their business, their homes and their country.

MONDAY'S SESSION

The opening session of the convention was called to order promptly on the hour by the president, and although many out-of-town delegates were held up by the storm, over 200 members were already in attendance.

Following the reading of the minutes of the first executive meeting, the annual addresses and reports were given, including those of the president, the honorary treasurer, the secretary-treasurer, the provincial vice-presidents, and the horological committee, which will be found on another page.

The report of the nominating committee was not yet ready for presentation to the meeting, but with the introduction of the first of the resolutions the convention swung into its real stride.

These resolutions, which were not presented in the shape of a committee's report but were rather a collection of suggestions from district and provincial associations, were put before the meeting on printed form on a leaflet enclosed in the programme, by virtue of which proceeding much time was saved and misunderstanding avoided.

The first of these, moved by Mr. R. J. Roger of Kingston, and seconded by Mr. E. J. Letellier of Megantic, Que., was one of the most important to come before the convention, and resulted in a deputation being despatched to Ottawa on Wednesday, to confer with Sir Henry Drayton. It read as follows:

The members of the jewelry trade of Canada in convention assembled, desire to place on record their appre-

ciation of the magnificent service rendered by the Finance Minister of Canada and his colleagues in handling the tremendous financial problems created by the great war in such a manner as to preserve the credit of the country and maintain it at as high a standard as may be found in any other country of the world.

While appreciating the necessity of securing a revenue adequate to meet the enormous commitments imposed by the war, they further desire to express the opinion that

the excise tax of ten per cent. at present levied on articles of jewelry is unsatisfactory, illogical and discriminatory, prejudicial to the jewelry trade and not sufficiently revenue-producing to justify its existence.

The jewelers of Canada therefore beg to submit that, in their opinion, the War Revenue Act of 1917 should be repealed and that if a tax on business be deemed imperative, there should be substituted legislation imposing a revenue tax that will apply uniformly to all business transactions and to all commodities, foodstuffs alone excepted. Such a tax should apply to every business and profession, including transfers of real and personal property, board of trade and speculative transactions, and all sales of merchandise, being based on the annual turnover of each business. Being evenly distributed, it would be only slightly felt by the consumer and would be readily absorbed by the manufacturer, wholesaler or retailer. An extremely small tax would produce a very large revenue and its amount could easily be regulated according to the requirements of the Government.

Mr. Rodger drew the attention of the meeting to the fact that the excise tax in question had brought only $698,000 to the treasury. What, on the other hand, might not the income be if only a quarter of one per cent. were put on all business instead of ten per cent. on jewelry business?

Mr. E. P. Sternberg, Toronto, suggested in this connection that the existing lack of harmony in the collection of this tax should be brought to the attention of the government. In Toronto, he stated, it was the custom to collect it on the gross amount, not allowing for cash discounts, while in other places that he knew of it was collected on the net values.

He also pointed out that the man who both imports and manufactures was put to considerable inconvenience; since in the case of imports the tax must be paid on entering the country, and in the case of goods manufactured at home it is paid when these are sold. The stocks, therefore, must not be mixed, and this care involved no small amount of extra work.

Mr. A. S. Levy, Hamilton, suggested the appointment of a committee to explain the matter fully to the Minister of Finance, and then present for his consideration the resolution adopted by the convention.

Mr. Thomas Roden, Toronto, stated that he had met a French-Canadian senator in the corridors of the hotel a short time before, who had hinted to him that the jewelry business might be one of the first businesses attacked in any legislation of the sort.

"The manufacturers of necessities will be second—you will be first," this man had told him.

He thought it better, in view of this, that if a committee were sent to Ottawa it should not be sent with hands tied but should be left free to take whatever action it might deem best.

Mr. Stuart H. Lees, Hamilton, suggested that the convention might adopt the resolution as it stood, but leave it to the committee to present as it might see fit.

Mr. Roden then moved as an amendment, seconded by Mr. Lees, that the convention adopt the resolution with the proviso that the committee appointed to wait upon Sir Henry Drayton be empowered to vary its terms as might be deemed advisable. This was carried.

The president then appointed a committee to confer with the Finance Minister, a report of whose trip will be found on another page.

Mr. Rodger also moved, seconded by Mr. R. E. Gunther, Toronto, the adoption of the following resolution:

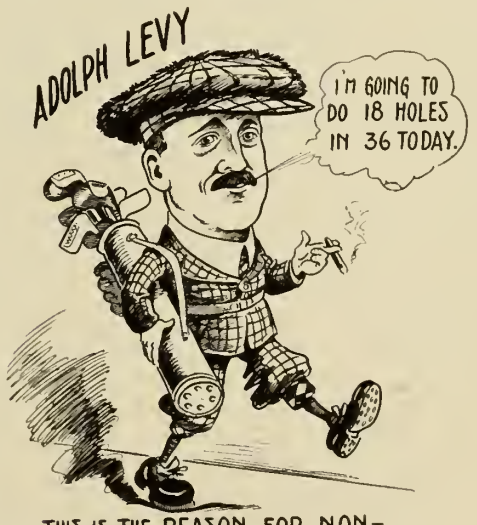
Whereas the Board of Customs of Canada has, on all invoices of jewelry entering Canada, compelled the payment of duty upon the 5 per cent. luxury tax levied in the United States, despite the fact that such tax is paid by the ultimate purchaser and is not a proper charge upon the goods at the time of shipment, be it

Resolved that the executive be instructed to take such further steps as it may deem necessary to have this unjustifiable impost on the jewelry trade removed and that, failing to secure redress from the Ottawa Government, it be authorized to enter an action in the Exchequer Court to test the legality of the order issued by the Board of Customs.

Mr. Gunther remarked that he felt the injustice of the Customs Department's ruling in this matter so keenly that if the legal expenses of fighting the case were too great for the association, he would gladly be one of a number to bear privately a share of the balance of the expense.

Mr. J. J. Nolan, Toronto, considered that this question might well be left to the executive, as its attitude must be governed largely by what took place at Ottawa.

Mr. Levy thought that it could be left to the commit-



tee appointed to interview the Finance Minister, and that in case this body received no satisfaction the executive should instruct the secretary to make a small importation of goods, on which the case could be fought.

"The amount of money involved is very small," said Mr. Ammon Davis, Toronto. "But what we are objecting to is not the money but the principle." He added that

the trade might yet have to defend itself against the attacks of those who never took the trouble to understand it, and to let them off unchallenged in this matter would give them the opening advantage.

Mr. T. A. Dickens, Toronto, considered it very foolish to enter into litigation on a question involving so small a cost to the trade. The president pointed out, however, that the matter had already been thoroughly threshed out with the authorities at Ottawa,

OUR FRIEND BILL ON THE JOB.

and the injustice of the present ruling urged upon them in every possible way. It would not be well in view of this to let the matter drop.

It was moved by Mr. Levy and seconded by Mr. Roden that the resolution be concurred in; that the committee already appointed be empowered to take up the question; and that, lacking satisfaction, action be taken through the office of the secretary to test the legality of the tax. This was carried.

The need of funds for carrying on a general publicity campaign for jewelry was emphasized by Mr. R. J. Abbs, Toronto, in the introduction of the following resolution:

This convention desires to go on record as approving of the steps taken by its executive in endeavoring to secure co-operation with the National Jewelers' Publicity Association of the United States in the matter of publicity for jewelry and requests that further consideration be given the subject and a canvass for funds be made of the entire trade, if it be deemed desirable to enter upon an advertising campaign in Canada.

Mr. A. L. Wheatley, Regina, considered that the expense of such publicity should be borne out of the funds of the association instead of canvassing for a special fund, and moved an amendment to this effect. It was pointed out, however, that the fnuds of the association were entirely incapable of meeting the expense which would be necessary, and the amendment was not seconded. The original motion was adopted without further debate.

No discussion arose out of the resolution regarding the approved accounting system for jewelers, proposed by Mr. Wheatley and seconded by Mr. Harry Greene, Dartmouth, N.S., as follows:

The Canadian National Jewelers' Association congratulates the executive upon the progress that has been made in the matter of securing the privilege of using the approved accounting system for jewelers to be issued by the Research Bureau of the American National Retail Jewelers' Association and urges that everything be done to further the negotiations so that the system may be made available at as early a date as possible.

Mr. A. C. Skinner, Sherbrooke, read the resolution advocating the adoption of a uniform guarantee for watches, and while formally moving it, seconded by Mr. E. S. Cole, Niagara Falls, he thought that the wording of the guarantee itself should be altered, and suggested that this be left to a small committee. He approved, however, the preliminary part of the resolution, reading as follows:

Whereas certain differences exist in various parts of Canada with reference to the form of guarantee given with new watches and clocks and on repair work, and

Whereas it is desirable that a uniformity of practice should exist in this regard, therefore be it

Resolved that this convention urges upon its members and the entire jewelry trade of Canada the wisdom of giving only a standard form of guarantee on the sale and repairing of watches and clocks in the following terms:

Mr. C. Q. Ellis, Toronto, agreed only with the principle of reducing the length of guarantee, and did not think that any standard form should be adopted. He moved an amendment that no exact form of wording should be submitted.

Mr. Skinner pointed out that uniformity of guarantee was not an untried expedient except in the jewelry business, and considered that it should be satisfactory in this business as it had proved itself to be in others.

Mr. Roden emphasized that in Toronto it had become a necessity, in respect to the reduced length of guarantee, on account of the agreement which had been reached with the watch repairmen. He contended that the thing to aim at was the ultimate elimination of guarantee, drawing attention to the fact that repairs to plumbing or to motor cars were not guaranteed.

The debate became general, and it was obvious that opinion was not divided along a definite line, but that various degrees of opinion prevailed. These varied all the way from outspoken support of guaranteeing watches for a year, or even longer, to the absolute elimination of guarantees. They were also both for and against the piece work system, the adoption of which in Toronto had accompanied the reduced period of guarantee on repairs.

Mr. George Palmer, Montreal, wanted to know how 40 per cent. of jewelers who comprised the association expected to be able to compete with short guarantees against the 60 per cent. who had not yet come into the association.

"If the 40 per cent. do it, the 60 per cent. will fall in line," replied Mr. Gunther.

ANYONE WISHING TO BE LOOKED AFTER AT THE CONCLUSION OF THE BANQUET, THIS WAY PLEASE.
FIRST AID
"BILL" BRAMLEY ALWAYS IN THE RING
WHEN THE SMOKE OF THE BANQUET CLEARS.

In answer to this, Mr. Letellier read a hand bill issued by a jeweler in the Province of Quebec in which his prices for repairs—at absurdly low figures—were quoted in contrast with the minimum repair price list adopted by one of the district associations.

Mr. George J. Vanston, Toronto, was called upon for an opinion, and vigorously supported the adoption of a

standard form of guarantee for a reduced period. In reply to Mr. Palmer's point he offered it as his opinion that the 40 per cent. of dealers comprising the association sold 75 per cent. of the watches sold in Canada, and therefore had little to fear from the remainder, so long as they acted as a body.

He doubted, moreover, if the small watch of to-day would run a year without attention. In his opinion it was incapable of holding sufficient oil for this. Why then should the jeweler guarantee it for that period? Rather than cutting their own throats in adopting a uniform and shorter period, he thought they would be saving their lives.

"This is one of the advance steps," he said, "and while it may not come now it will come eventually. The one year guarantee is obsolete."

Other suggestions by various members were that "satisfaction" only should be guaranteed; that a form of time guarantee should be hung in the shop, but not handed out to customers; that it should be verbal only; that watches should be graded for purposes of guarantee, etc.

The president, however, suggested that as time was growing short, and as the substitute form of guarantee could not be presented until the following day, Mr. Ellis should withdraw his amendment, and further discussion of the problem be deferred until Tuesday. This was accepted by the convention, which adjourned for the evening.

THE SECOND DAY

Business resumed on Tuesday morning at the point where it had left off the previous afternoon. Mr. Skinner brought in the following as the form of guarantee recommended to the association:

NEW ARTICLES.

Clock (or watch) No. —— is guaranteed against original defect and to keep satisfactory time according to its grade. Any such original defect or unsatisfactory service which may develop within three months shall be made good without charge, provided the article has not been subject to misuse.

(Signed)

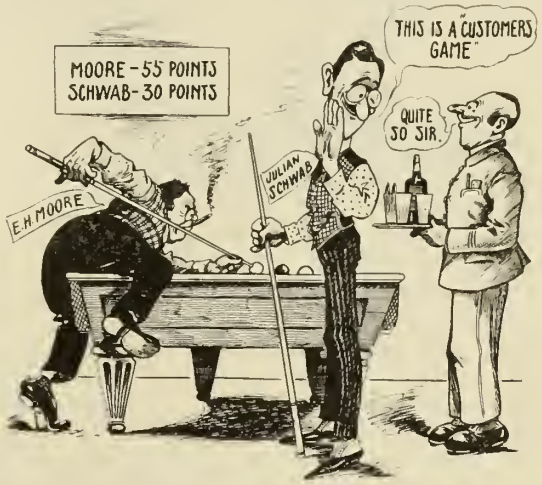
Mr. C. Q. Ellis at once took exception to this on the ground that if a watch were to be guaranteed against original defect the guarantee should not be limited to three months, holding that it might take such defects six months or a year to show up.

Mr. Roden wanted to know what the custom was in the United States. The president replied that the inclination across the line was not merely to cut down guarantees but to do away with them. He applied for confirmation of this to Mr. Everts, who, in company with Mr. W. M. Birks, Montreal, had been invited to a seat on the platform.

"We just guarantee satisfaction," replied Mr. Everts.

The resolution, with the amended form of guarantee provided by Mr. Skinner, was put to the convention and adopted.

As in its new form the guarantee applied only to the



sale of watches and clocks, Mr. Wheatley brought in the following to cover repairs:

REPAIRS.

The following repairs to watch (or clock) No. —— are hereby guaranteed for three months from date, provided the article has not been subject to misuse.

(Signed)

Repairs .....

Mr. Gunther suggested that voting on the resolution be confined to retailers, as in this instance they alone were interested.

Mr. Vanston thought that it might lead to difficulties to give each customer a written guarantee on repairs, and proposed that either the undertaking be printed on the receipt stub given the customer bringing in the repair, or that it be prominently displayed on a card above the repair counter.

Mr. Wheatley, however, urged that something more definite was needed for a time at least in order to educate customers to the three months idea and give them to understand that the year guarantee was no longer the thing.

"The most important feature of this is the publicity end of it," declared Mr. W. G. Young, London. "The intention back of it all is to establish the idea that the guarantee principle is wrong. Following out Mr. Vanston's suggestion, would it not be a good idea to have a number of forms printed and distributed to be displayed prominently in the stores. We might also insert ads in the papers calling attention to the fact that this is the attitude of the jewelry trade under existing circumstances."

Mr. Letellier agreed, believing that any watchmaker or jeweler could convince his customers with such a card,

and Mr. Levy suggested that the association have copies struck off and distributed to its members.

Mr. Palmer expressed opposition to the three months' limit, maintaining that aside from wrist watches, if a watch were properly repaired the jeweler should have no hesitation in guaranteeing it for one year. He felt that to contend against a year's guarantee by non-sub-

scribing members of the trade would mean loss of customers, who might regard it as a "hold up" game.

The president pointed out that the association was not out to deal unfairly with the customers, but that it was just as necessary to deal fairly with employees as with customers, and to be fair to themselves. This, he said, was all that the association aimed at in limiting guarantees.

Mr. Palmer agreed with the principle, but considered that such steps as this left the door open to the assumption by customers that they were not being fairly dealt with. He preferred that they should avoid even the appearance of evil.

The proviso "that the article has not been subject to misuse," which did not appear in the original form, was added at the suggestion of Mr. Ammon Davis, and in this shape it was adopted without further debate.

With the addition of the words "as far as possible," as suggested by Mr. Gunther, the following resolution, introduced by Mr. W. J. Jackson, Edmonton, was adopted:

Whereas Canadian funds are at a heavy discount in New York at the present time on account of the balance of trade being strongly against Canada,

This convention places itself on record as highly recommending to every member of the trade the policy of purchasing as far as possible only goods made within the Empire, as this provides the sole means of reducing the trade balance and restoring Canadian funds to their legitimate position.

Mr. Young wanted to know, in this connection, whether the manufacturers felt justified in raising their prices to agree with the exchange rates between Canada and the United States.

Mr. R. Raphael, Toronto, stated that they did not take the exchange rate into consideration at all. The procedure of price-fixing he outlined as follows: cost of gold, so much; cost of overhead, so much; cost of labor, so much; profit, a certain percentage on these costs. From this the price was determined without regard to the exchange rate, and not for a minute were the manufacturers trying to take advantage of the present situation.

He thought it would be much better if the retailer, without any resolutions on the subject, would use his own discretion—compare prices in the United States and Canada, allowing for the exchange he would have to pay on American goods, and decide for himself whether or not he should buy goods at home.

Mr. J. C. Strachan pointed out in turn that so far as gold was concerned the manufacturer had to pay exchange on it even when it was procurable from the mint at Ottawa, as well as at present when it was obtained from New York. But as various articles differed in the proportion their gold content bore in relationship to their total cost, the increase in their price due to the premium on gold would also vary. The value of one article might consist largely of the labor involved in producing it and very little in the value of the gold. In such a case even one per cent. advance in price to cover the premium on gold might be an extortion. Another article might possess a value composed largely of its gold content, and might require a 3 or 4 per cent. advance in price to cover the premium.

From which, he said, it could be seen how impossible it was to put on a flat rate of increase.

Mr. Roden pointed out that not only were materials going up, but manufacturers were almost daily faced with demands for increased wages.

"It may not be generally known to the retailer," said Mr. Sternberg, "that most of the component parts of jewelry are imported, and are therefore subject to the adverse exchange rate, which becomes a part of the cost of the materials. Even when gold is not imported we have to pay the exchange rate to the government. In the case of gold filled goods the base metal from which they are made is imported."

"I felt well satisfied of this when I asked the question," replied Mr. Young. "I asked because this is the place to ask questions, and it would be a pity if any retailers went away without having heard the explanations just given us by the manufacturers.

"We retailers ought to support first the men of our own town, then the men of our province, then of the Dominion, then Great Britain, and finally the United States."

The resolution was adopted.

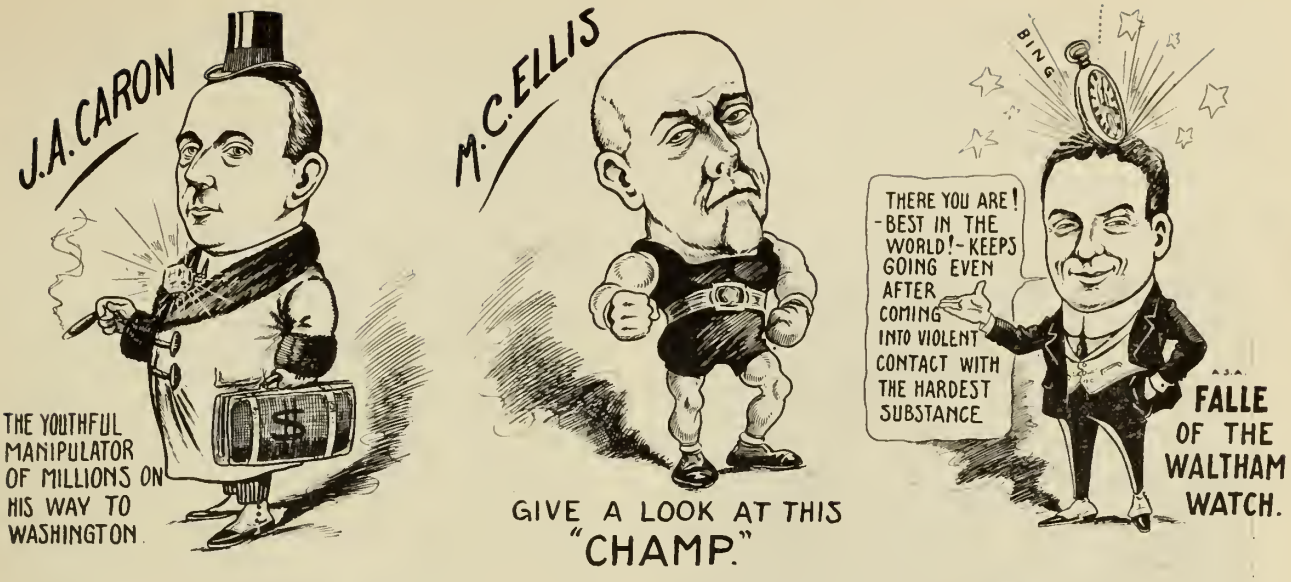
The balance of the morning session was given over to the address by Mr. Everts, reported elsewhere in this

THE WORLD'S HIGHEST PRICED SALESMAN.

issue, which was listened to by the largest attendance of any of the convention sessions.

Before adjournment, the president announced that the executive had decided to have the whole proceedings of the convention translated and mailed to French-Canadian jewelers in their own language. Mr. Letellier expressed thanks on behalf of himself and his co-lingualists.

An extended luncheon recess, lasting until nearly four


J.A.CARON
THE YOUTHFUL MANIPULATOR OF MILLIONS ON HIS WAY TO WASHINGTON.
M.C.ELLIS
GIVE A LOOK AT THIS "CHAMP."
BING
THERE YOU ARE! -BEST IN THE WORLD!-KEEPS GOING EVEN AFTER COMING INTO VIOLENT CONTACT WITH THE HARDEST SUBSTANCE
FALLE OF THE WALTHAM WATCH.

o'clock, was made use of in a number of ways. Retail delegates gathered to discuss repair and engraving minimum price lists; manufacturers and wholesalers met at a luncheon to consider the question of policy as applied to covering themselves on the increased cost of gold due to exchange, and also to discuss uniformity of cash discounts; railway watch inspectors met and discussed the question of remuneration with the chief time inspectors of Grand Trunk and C.P.R.; and out-of-town delegates whose time was not too fully occupied in any of these activities were treated to a sleigh ride about the city as guests of the Montreal District Jewelers' Association.

At the meeting of retailers, Mr. Young, who took the chair, explained that it was the intention ultimately to have a uniform repair price list for the whole of Canada, but that the present suggestion was to divide the country at the head of the lakes.

Copies of the proposed Ontario Minimum Price List were distributed, and Mr. Letellier moved that this list be adopted for the eastern section of Canada.

Mr. M. E. Knox, Picton, took the stand that as the list was a minimum, and could be exceeded by any district or provincial association, or individual jeweler wishing to do so, there should be no objection to adopting it for the whole of Canada. He moved an amendment, therefore, that the list be recommended as the minimum standard for the entire C.N.J.A.

Western members took no exception to this when it was pointed out that it in no way minimized their privilege to set their own minimum lists at a still higher scale to agree with higher costs in the West. The amendment carried.

Engraving prices, owing to the greatly varied scales obtained by the trade shops in different parts of the country, presented a much more difficult problem. The only immediate decision that could be reached—which was more in the nature of a palliative than a solution—was on the motion of Mr. Ben Chapman, Toronto:

"That it be recommended to the association that prices for engraving be fifty per cent. in advance of the trade price lists in the different districts on jewelry brought in to be engraved."

After considerable random discussion this was adopted. But just as the meeting was breaking up Mr. Wheatley suggested that the executive be asked to take up through the secretary the problem of obtaining greater uniformity in this respect; and that an effort be made to persuade the engravers of the Dominion to get together and decide on uniform price lists.

The result of this meeting was brought before the convention on re-assembly in the shape of amendments to two resolutions already on the tapis. While the convention did not formally adopt the price list recommended to the trade by the meeting of retailers, it struck from the original resolution the phrase dividing Canada into two sections and adopted the following:

Whereas the establishment of an adequate price list on watch, clock and jewelry repairs has been receiving the attention of many district and provincial associations, and whereas the adoption of a uniform minimum list throughout Canada would work to the best advantage of the trade, be it therefore

Resolved that this convention recommend to the Provincial Associations the adoption of standard repair price lists.

Mr. Chapman's resolution with regard to engraving prices was added to the printed resolution discountenancing the practice of free engraving, the whole being adopted without discussion in the following shape:

Whereas the practice of doing engraving without charge has been eradicated in many parts of Canada, and whereas with the increased cost of doing business, the viciousness of the practice is becoming more apparent daily,

This convention places itself on record as being of opinion that the time is now ripe for its entire abandonment and recommends to all district and provincial associations that a charge be made hereafter for every item of engraving done in the course of business.

It is also hereby resolved that the minimum price for engraving be 50 per cent. in advance of the engraving shop price list, and that all engraving be charged for on a basis not lower than this.

In this connection the president announced that the Birks firm had agreed to abolish free engraving, which meant that now all the big catalogue houses in both Eastern and Western Canada were in line. In all cases the practice would have to continue until the issue of their fall catalogues, but after that time the small retailer would be supported by the jewelry mail order houses in his effort to eliminate free engraving. The announcement was greeted with applause.

Mr. L. E. Wellner, P.E.I., moved the following, which was adopted:

Whereas the Province of Ontario is apparently the only province of the Dominion in which proper legislation has been enacted dealing with the disposition of goods that have been left for repairs and are uncalled for,

This convention recommends that the various Provincial Associations bring this law to the attention of their legislators and endeavor to have similar legislation adopted in their provinces.

Mr. J. F. Galster, Toronto, stated that there was an

act in Saskatchewan which made it cheaper and more facilitous for the jeweler to dispose of such goods than did the Ontario act. On the suggestion of Mr. Arthur Rowland, Winnipeg, it was decided that the secretary should obtain copies of this act and have them sent to each of the provincial associations.

The ninth resolution on the printed list was in a form which the manufacturers and wholesalers considered not entirely fair to them. It came up at their luncheon under

MR. BEN CHAPMAN.

the discussion of the method for charging exchange on gold goods, reported elsewhere, and was brought before the convention and adopted in amended shape as follows:

Whereas some wholesalers and manufacturers have adopted the practice of adding a certain percentage to their invoices, ostensibly for the purpose of covering the extra cost of gold due to the exchange situation, be it

Resolved that this association recommends that the manufacturers and wholesalers confer with the object of arranging a basis on which the matter of covering exchange can be settled in a fair and uniform manner.

One of the resolutions on the list proposed a uniformity of fees in the various district and provincial associations, favoring a sliding scale of dues based on the values of the stocks carried by retailers. It also advocated the adoption by provincial associations of the principle of pooling railway fares of delegates. As the question of fees was to be taken up later under a proposed amendment to the constitution, it was decided, on the suggestion of Mr. Wheatley, to drop the first part of the resolution. The remainder was adopted without discussion as follows:

This convention looks with favor upon the idea of pooling all railroad fares of delegates to Provincial conventions, with the aim of securing the attendance of members living at a distance from the convention city, and recommends consideration of this plan at all district and provincial gatherings.

The resolution discountenancing the practice of making valuations on jewelry was not, in its existing shape, entirely satisfactory, and an amendment was brought in by Mr. A. E. Cuff, Toronto, the resolution being finally adopted as follows:

Whereas the practice of making valuations of goods purchased in other stores has been prevalent among retail jewelers and has greatly retarded the growth of friendly co-operation be it therefore

Resolved that this association strongly condemns the practice of making such valuations and urges all retail jewelers to refrain therefrom.

Provided that appraisals may be made for banks, estates or private individuals when the goods are left in the custody of the jeweler for a careful estimate and a charge is made of 1 per cent. of the value on goods valued at $5,000 or less, and ½ of 1 per cent. on goods valued in excess of that amount, with a minimum fee of $2 and an extra charge, over and above this schedule, if the stones have to be taken from the settings.

Moved by Mr. Nolan, seconded by Mr. Sternberg, that this also apply to wholesalers.

A resolution commending the action of those wholesalers and manufacturers who have eliminated the practice of retail selling was introduced by Mr. Ammon Davis. Mr. Nolan pointed out a few of the difficulties that might arise in the enforcement of such a rule, but as it had already been tried successfully by a number of firms the convention adopted the resolution in the following shape:

That this convention place on record its appreciation of the action of those manufacturers and wholesalers who have abandoned the practice of selling goods at retail, and desires to impress on district and local associations the necessity of having all other such firms conform to the same commendable policy.

The resolution introduced by W. G. Young and seconded by Mr. Rowland, voicing the thanks of the visiting members for the entertainment provided them by the Montreal District Jewelers' Association, was enthusiastically carried with three cheers and a tiger and the singing of "For They Are Jolly Good Fellows." It read as follows:

That the warmest thanks of every member in attendance at the convention be tendered to the officers, executive and members of the Montreal District Jewelers' Association for their generous hospitality and for the unique, continuous and varied entertainment that has been provided.

Other resolutions adopted, without debate, were:

Whereas the object of the association movement in the jewelry trade is the elevation of business standards and

Whereas the practice of retailing goods at varied prices according to the standing and persistence of customers is immoral and unfair to the public, be it therefore

Resolved that this association strongly endorses the practice of establishing a one-price system for all customers in retail stores and urges its members to refrain from quoting discounts under any circumstances.

Whereas the cost of doing business has been greatly enhanced during the past few years with a consequent dislocation of the relation between the retailer's overhead and mark-up,

This convention urges upon all distributors of nationally advertised products, which are sold at fixed prices, to so readjust their price lists as to provide a fair profit for the retail trade.

This convention places itself on record as commending the efforts of its executive in co-operating with the Retail Merchants' Association to secure amendments to the False Advertising Law in order to render it more effective; and also its effort to have the inspector under the Gold and Silver Marking Act authorized to initiate prosecutions under the said law, and request the executive to continue to press for the attainment of its object.

Whereas the practice of loaning watches to customers cannot be justified under any circumstances as a matter of business, except in cases where contracts with railroad companies require it,

This convention recommends the immediate abandonment of the practice wherever it still is allowed to exist, and urges that all district and local associations make a strong effort to have their members comply with this recommendation.

Whereas experience has demonstrated that daylight saving is of very great value to any community by reason of the saving in light and power that is thereby accomplished and

Whereas it has proven of incalculable benefit to thousands of workers who were thereby enabled to enjoy the pleasure and benefit of outdoor exercise for an additional hour each day during the summer months, therefore be it

Resolved that this convention strongly endorses the principle of daylight saving and instructs the executive to have an appeal directed to the Government at Ottawa praying that the daylight saving legislation be re-enacted.

That the thanks of the jewelry trade of Canada be tendered to the official publication of the trade, "The Trader and Canadian Jeweler," for its untiring, able and effective efforts on behalf of the best interests of the trade, especially in connection with the organization movement; and that it be commended to all interested in the Canadian trade as entirely worthy of their support.

Considerable debate took place over the proposed amendment to the constitution revising membership fees. The amendment proposed:

That article four of the Constitution be amended by altering the provision regarding wholesalers to read as follows: Wholesalers with fewer than 25 employees, $25.; with 25 or more employees, $50.; also by altering the provision regarding retailers to read: Retailers, with ten employees or less, $5.; with more than 10 and less than 25 employees, $15.; with 25 or more employees, $25.

That the proviso to article four be stricken out.

Mr. Skinner thought there should be a fourth classification for small jewelers, whereby those with fewer than five employees might be accepted for $2. Mr. Wheatley was opposed to this. In the West, he said, it was the small jeweler who had proposed and adopted the increase in fees.

Mr. Skinner made it an amendment, seconded by Mr. J. C. Brouillette, that the scale of fees be as follows for retailers: with fewer than five employees, $2; with five or more, but fewer than 15, $5; with 15 or more, but fewer than 25, $15; with 25 or more, $25.

Mr. Knox, of Picton, rushed to the other extreme with an amendment to the amendment that the scale of fees proposed by the executive be doubled. There was no seconder, however.

Mr. Young moved an amendment to the amendment that $5 be added to each of the fees in the scale proposed by the executive, this extra amount to be divided, $2 going to the district association in which membership is taken out, and $3 to the provincial association.

The president pointed out, however, that the C.N.J.A. had no authority to determine what fees the district and provincial associations should demand from their members for their own uses.

Without further debate, Mr. Skinner's amendment was put and defeated. The original, as given above, was then put to the convention and adopted.

Other amendments to the constitution were adopted as follows:

That article three of the constitution be amended by the addition of the following clause: "Wherever a district or provincial association has been organized, all applications for membership from such territory must have the approval of the executive of the district or provincial association. In cases where no organization exists, applications must be approved by a membership committee to be appointed for such purpose."

That Article Seven of the constitution be amended by adding thereto after the first sentence the following paragraph: "It shall be required of every delegate in attendance at the annual convention of this association that he deposit with the reception committee of the host city a registration fee, the amount of which shall cover the cost, per cover, of the annual convention dinner."

One which proposed that the annual meetings be held in June hereafter failed to receive the support of either the executive or any of the members, and was dropped.

The election of officers then took place, the slate being accepted without discussion or qualification.

Hardly had the president finished announcing that

MR. J. F. MURPHY,
Secretary-Treasurer, M.D.J.A.

proposals for the next meeting place of the convention were now in order when Mr. Arthur Rowland was on his feet extending an enthusiastic invitation from the city of Winnipeg. Mr. L. H. Levi, also of Winnipeg, seconded, and the motion was carried with a burst of applause.

Mr. Young then brought in his ideas regarding membership fees in the shape of a resolution, "that this convention strongly recommend that the district associations collect $5 above the fees of the C.N.J.A., $3 to go to the provincial and $2 to the district associations." This was carried.

A last-minute resolution was also adopted, that the jewelry repair price list, now under consideration by a committee, should be recommended by the executive to the members of the association when completed.

A resolution of thanks was passed to the senders of the many telegrams and letters with which the convention had been bombarded.

The convention then adjourned, to gather an hour later at the banquet tendered the visitors by members of the Montreal District Jewelers' Association.

The illness of Gordon McLaren, of Hamilton, was most untimely, as he had all arrangements made to leave home when he was suddenly stricken. As a most valuable member of the executive, his absence was doubly regrettable, and the warm applause that greeted his telegram of greeting evidenced the regard in which he is generally held.

The New Idea of Service

Being a More or Less Impressionistic Report of the Address of Mr. A. A. Everts.

FOR a good part of the Tuesday morning session Mr. A. A. Everts of Dallas, Texas, President of the National Retail Jewelers' Association of the United States, remained patiently seated on the platform beside President M. C. Ellis, of the C.N.J.A. Now and then some question was referred to him for information as to "how you do it in the States," in which cases his replies were brief and to the point. As the time drew near for his address, the crowd in the auditorium grew increasingly large, and by the time the president called an end to business for the morning nearly every seat was taken.

The ovation which greeted the introduction of the speaker, however, must have penetrated to far parts of the hotel, since a number of stragglers put in an appearance immediately afterwards, determined not to miss the event of the day.

The recognition given the C.N.J.A. by Mr. Everts in coming so far to attend the convention of the Canadian trade, said the president, was an honor of which the association should be proud. Nothing that he could say would express adequately their appreciation of this.

The convention made an honest effort to express its appreciation, however. Someone started "See Him Smiling," in which the rest joined with great gusto, and the song ended with a spontaneous and protracted outburst of cheering, which spoke more fluently than words could have done.

"That's a sore point with me," Mr. Everts told the audience when at last he had a chance to make himself heard. "This face of mine would ruin me unless I kept a smile on it all the time."

MR. ARTHUR A. EVERTS, OF DALLAS, TEXAS.
President of the American National Retail Jewelers' Association.

And then, having put his hearers into smiling good humor, he proceeded to blarney them into an even more amiable frame of mind by intimating that while he had come to the convention prepared to dispense information, he had heard so much since arrival concerning what the Canadian jewelers were doing, that it would be necessary to adopt more of a receptive mood, to take back with him what he was learning in Montreal.

"We in the States have had thirteen years of organization," he stated, "and it seems to me that compared with what we have done you are growing by leaps and bounds."

He remarked on the change that was taking place in the attitude of the jewelers to one another—due, of course, to organization. Formerly there had been jealousy; but now they were getting together, and each one was discovering what splendid felows the others were.

This, however, was not the only use of organization. There was a greater. It was the service which the jeweler could render to humanity—a service which could be accomplished only through unity of aims and ideals, which in turn necessitated organization. "If aynone has the opportunity of being a real blessing to the country, it's the retail jeweler," he said. "If we cannot be of service to humanity we have no excuse for existence."

Then, while his hearers were beginning to wonder what this great service could be, Mr. Everts started in to outline it. The almost revolutionary doctrine he propounded—that the jeweler would be doing a man a favor to make him spend money on jewelry—was so daring that even the most enthusiastic jewelers present could hardly restrain a feeling of surprise. As the address continued, however, surprise gave place to interest, and this in turn to enthusiastic appreciation and endorsement of the speaker's views. Not a man present but went away with a more elevated conception of his own business and its high place in the economic scheme of things.

The pith of this surprising new doctrine was this: that it was morally the duty of the jeweler to educate the public to the purchase of the best and most enduring among the beautiful things of life—jewelry, the best jewelry, if possible, rather than things of the sort that last but a short time.

"You are not really a man's friend," he said by way of illustration, "if you sell him a cheap watch when he can afford to buy a better one—which will give him better service, and of which he can be more proud."

If jewelers would get together and adverise, he continued, giving their wares the publicity that was really needed and selling people the things they should have, then they would be doing something worth while for the world. He thought it a shame the way jewelers for generations had let people fritter away their money on luxuries other than jewelry—things which do not last—when they should have been sold jewels and articles of gold and silver, things which would be a permanent joy.

The advent of the automobile industry, and the immense sums which people had found themselves able to invest in cars, had provided striking proof of the opportunities which had been neglected by the jeweler down through recent centuries—the billions of dollars that had been wasted, and the millions of jewels that might have been stored up for the children of to-day.

"If we had been faithful in our trust," said Mr. Everts, "and doing business on a proper margin of profit, we would be selling four or five times as much as we are to-day."

In explanation of the connection between higher margins of profit and increased sales, Mr. Everts pointed to the tremendous and constant increase in the amount of money the public was pouring into the clothing business,

and the vastly improved standard of dress which accompanied it. Jewelers had wondered how it had come about. Of course, advertising was the explanation, but the question was, how did the clothiers pay for the advertising? Down in his part of the world the mystery had been solved when the Government investigation brought to light the fact that profits on shoes were from 70 to 100 per cent.; on clothing, from 100 to 200 per cent.; while on ladies' ready-to-wear, profits ran as high as 200 to 400 per cent.

No wonder the clothing trades had been able to afford full page ads and double page "spreads"!

But how much better it would have been for the world if the jeweler, instead of the clothing man, had been getting these profits, doing this advertising, and cornering this tremendous business! Instead of getting in return for their money something which gave joy for only a season, the public would be investing the excess in wares which would not only fulfil the same purpose of increased adornment, but would do so indefinitely.

One jeweler had remarked at a convention of the N. R. J. A. that a suggestion made at the previous year's convention had been worth a thousand dollars to him.. It was this: "Pearls keep a woman looking youthful." He had gone back home and worked on that idea. He had hung pearl necklaces about women's necks and asked them to view themselves in a mirror—and they had bought the necklaces. Not only so, but they had never regretted their purchases.

This, Mr. Everts thought, showed that the public were open to conviction, though naturally paying most attention to the merchant who kept his wares most insistently before their notice.

In reality, jewelry was a preferable and economic substitute for expensive dress. If a man wore a good scarf pin, people would forgive him for not having his trousers pressed. Diamonds gave men an air of success—"in the olden days when a watchmakers applied to me for a job (they don't any more, we apply to them), if he wore a diamond ring, I would never think of offering to start him on anything less than the highest price."

Crooks, he said, were well aware of the fact that jewelry gave them an air of respectability. He wondered how many jewelers realized what power their wares possessed in this respect.

However, jewelry was more than a substitute for expensive clothing. It was an actual economy. For instance, a man could wear a fifty-dollar suit with a good scarf pin and look better than in an eighty-dollar suit without the pin. And when he needed a new suit he would not have to buy a new pin. The one piece of jewelry would continue making cheap clothes look expensive and old clothes look like new for himself and his son and his grandson.

Similarly the diamond bar-pin would solve the problem of the expensive gown. A good pin with a cheap gown would "just make the gown." But what would a good gown look like with a cheap pin or with none at all?

These were economic truths. Comparatively a small proportion of the public recognized them as yet, and even the jewelers were only beginning to realize them. "But it is your duty," said Mr. Everts, "to inform the public so that they can cash in on these things."

He pointed out again that informing the public meant expensive advertising, and expensive advertising required a good margin of profit. The conclusion was obvious.

What organization could do toward improving profits had been shown in the United States. For fourteen or fifteen years there they had been selling silverware at less than cost. But, thanks to the organization and the changes it brought, they now had a chance to make a little on silverware, and were able to push it and persuade people to buy it, not only as gifts, but for their own use. In consequence, everybody benefitted—the maker, because more of his goods were sold; the retailer, because he was making a profit where formerly there had been a loss; and the public, because they were putting their money into something which gave them joy all their lives and became an heirloom for their children.

There should be no limit to the joy which could be obtained from silverware, jewelry and other wares of the jeweler. Back in the dim past some "fool jeweler" had ordained that jewels should not be worn in the day time. "Why?" Mr. Everts wanted to know. "Why should beautiful things not be seen all the time? Why should your wife not wear her jewels to breakfast and give you the pleasure of seeing them then? Why should she not wear them on the street in the afternoon, when they can be seen by everbody? Why should they be reserved for the darkness when they can be seen only where there is artificial light?"

Down in Dallas, he said, women were wearing their jewels on the street. Outsiders, visiting the town, were given to expressing surprise. It was "dreadful," they said. He didn't care whether it was dreadful or not—it was charming and therefore it was right.

Here again was room for education. When people evolved the idea that jewels could be worn at all times, that their beauty was capable of enjoyment every hour of the day instead of during the evening alone, they would be more inclined to invest in jewelry.

"Millions of dollars are being wasted in Canada and the United States, year in and year out," he exclaimed, "merely because we have not been awake to our obligation of selling people something for their money."

The obligation, however, did not consist alone of selling people jewelry. They must sell the best the customer could buy. He reminded them that customers were not jewel experts, and must rely for advice on the merchant. In many cases, therefore, owing to the great proportion of jewelry that is bought to be given away, the reputation of the customer was in the hands of the jeweler, and it was the latter's sacred obligation to hold this reputation inviolate.

As an example, there was the young man who came in to buy something for his sweetheart. He might be inclined to take something which looked good but lacked quality. If the jeweler were content to sell him this, and the recipient of the gift later discovered its comparative worthlessness, the young man would drop in her estimation at once—and all because the jeweler had not forced him to buy the best.

Before closing, Mr. Everts outlined briefly a few of the things that the N.R.J.A. were doing.

In the educational campaign, the committee was sending out ten stories a month on the average. In two months recently 21 stories had been inserted in 480 newspapers, obtaining a total circulation in print of over 2,500,000. Christmas advertising had been placed in magazines having a circulation totalling nearly 3,000,000.

Another activity of the association was that of producing an ideal accounting system, which would shortly be issued to the trade. In addition to the recognized benefits of this system, there was one that had been less in view, but was of prime importance. It was this: that they hoped through the working out of this system to be able to convince manufacturers of fixed-price articles—as nothing else would convince them—that the margin of profit allowed on their goods was not sufficient when balanced up with the rate of turnover and the overhead costs of the jeweler.

(*Continued on page* 46.)

The Banquet: A Brilliant Finale

FROM the moment the guests began to gather in "Peacock Alley" it was apparent the banquet was going to be the outstanding feature of the convention—a fitting climax to the greatest gathering in the history of the jewelry trade in Canada, and a more than welcome reaction from the day's stern requirements of "business first."

Long before the time set for the commencement of the dinner, the famous corridor outside the Rose Room—that haunt of fashion parades, waiters, and little trays of tea-and-things—was massed with men in dinner dress, and hazy blue with smoke. For the nonce, in "Peacock Alley," femininity was eminently conspicuous by its absence.

Everybody was talking to everbody else—or as many of them as happened to be within reach or earshot. If the conversations were not more catholic than this, it was only because of the impossibility of forcing one's way through the crowd to join voices with the more distant groups. As every man in that huge party bore on his lapel a little black card with his name printed thereon in letters of white, introductions were superfluous.

So quickly did the time pass, and so loth were the groups to break up, that the harassed members of the entertainment committee were hard put to it to herd them into the banquet hall. Yet the dinner was only a few minutes late in starting—a delay which the wily chef of the Windsor, out of his long and varied experience, must have estimated to the minute; since the dishes were served, each at the height of its culinary glory, yet without a moment's delay.

Three hundred guests just filled the room and its fifty tables, yet left all the space required for comfort. It almost seemed as though the convention membership had been previously specified in order to suit the banquet hall. The tables, gay with flowers, white with banked-up napery, and gleaming with silver, held in addition place cards, song sheets and beautifully designed menus (beautiful both as to appearance and in the gastronomic treat they portrayed) at every diner's place—not to mention the appetizing first course. Flags covered the walls, hung by hundreds from the ceiling, and draped the gallery at one end of the room whence presently the feminine guests of the occasion (who had their own private banquet elsewhere in the hotel) presently gathered to look down on the scene and listen to the programme.

At the other end of the room an orchestra, strategically ensconced on a dais, dispensed lively airs; and hardly had the first course been concluded when a baritone voice rose up above the instruments. There was a flutter of song sheets, and the ball was set a-rolling by three hundred lusty voices to the tune of "There's a Long, Long Trail A-Winding." "Oh, How I Hate to Get Up in the Morning" followed, and then, it may fairly be said, the party was on.

It was already late when the toast list was reached. "The King," and "The President of the United States" were drunk with alacrity, and the "American National Retail Jewelers' Association" followed. Mr. A. E. Murray, vice-president of the M.D.J.A., who acted as chairman and toastmaster in the absence of the president, Mr. J. A. Caron, called upon Mr. Roden to propose this.

"Men to-day," said Mr. Roden, "are judged by what service they can render to the community and to one another." He took an illustration from the address of Mr. Everts before the convention in which the speaker had pointed out many of the ways in which jewelers might be of service not only to the community but to one another. He also illustrated from the service which Mr. Everts had rendered to the jewelry trade in Canada by his visit and in his address. He appreciated the work already accomplished by the American jewelers, and the help which they had extended to their fellows in Canada. In years to come, he hoped, the two organizations would be found working closely together in the greatest harmony, and he therefore asked the members of the trade in Canada to rise and drink to the American Association.

MR. A. E. MURRAY.
Vice-President of the M.D.J.A., who officiated as chairman

Mr. Everts in replying laid great stress upon the world's debt to the jeweler, delving back into scriptural and other history for a surprising number of instances in which jewels and jewelers had played an important part in the world's affairs.

"Why, if the Queen of Spain hadn't soaked her jewels," he exclaimed, "Mrs. Everts and I would still be somewhere within the borders of Texas trying to reach this convention in an ox cart."

To-day the wares of the jeweler had come to be regarded by certain people as nothing more than superfluous luxuries. But the fact remained that 25 per cent. of the merchandise handled by the jeweler were absolute necessities, while 95 per. cent. were useful articles. Even the remainder were useful to the extent that humanity—particularly feminine humanity—wanted them and insisted on having them. They were necessary for the happiness of womankind.

Down in Texas, he said, a diamond ring had become a necessity for almost every wedding anniversary. There was a particular reason why women appreciated such gifts of jewelry. It was because jewels were the nearest thing to real money among articles of adornment. And money was what men sweated their life blood for. So it was natural that a woman should regard gifts of jewelry as a sacrifice of man's life blood to her. And she treasured them for that reason.

Even in the more practical world of business the wares of the jeweler were still a prime necessity, even though not generally recognized as such. "What railroads could run, what battleships could move without the jeweler's timepieces?" he asked.

And what, he wanted to know, would the world do without collar buttons!

He hoped that the time would come when the jeweler would be sufficiently independent to be able to refuse to sell his wares to the man who was not forthy of them. The jewelry business had been an honored trade since the foundation of civilization. It was their privilege and duty to make it more so than ever before.

Proposing the toast to the C.N.J.A., Mr. W. A. Birks, as a Montreal man, took opportunity to welcome the visitors to that city with its wealth of tradition and rare blending of two great races.

MR. W. M. BIRKS,
1st Vice-President of the C.N.J.A.

In meeting together as they were doing, the jewelers were but repeating history. Both in France and in England in the olden days the trade guilds had existed, and these formed an interesting study for the men of to-ay. Before there were freemen in the rural districts or municipal government in cities the tradesmen had got together and formed their guilds.

He was particularly glad to propose the toast to the C.N.J.A. in that it included the entire trade rather than merely a section of it. It was unique in having the retailers, wholesalers, jobbers and manufacturers all grouped together and on the same footing, although he believed that in some instances in the old days the manufacturing and merchandising guilds had been known to unite.

In days gone by the guilds had been formed before the farmers were even freemen. And if the farmers were going to rule us to-day (he believed they already did in Ontario), it was a good thing that the jewelers had first formed their organization in Canada; for farmer governments might be expected to propose some freak taxation, and it was therefore necessary that the jewelers should be united for defense.

Mr. M. C. Ellis spoke briefly in reply, referring to the assistance which had been given the new association in its period of organization by the National Retail Jewelers' Association of the United States.

When Montreal had invited the association to hold its first convention in that city, the executive had been glad to accept, feeling sure that success would attend the meeting. Their fullest expectations had been realized, and this was due in large measure to the efforts of their hosts, the Montreal District Jewelers' Association. He took this opportunity of expressing to them the appreciation and thanks of the entire C.N.J.A.

Mr. T. A. Grothe, Montreal, who was introduced as a representative of the oldest jewelry concern in the Dominion of Canada, spoke in French proposing the toast to the guests of the evening. He expressed extreme gratification in seeing present such a representative gathering of men, not only from all sections of the jewelry trade but from all parts of Canada. He had every confidence that the association would render a great service both to the trade and to the country.

Mr. A. C. Skinner, Sherbrooke, spoke briefly in reply, congratulating the men of Ontario for the vision they had shown in making the association possible, and thanking the Montreal District Jewelers' Association for making the function so thoroughly enjoyable for the out-of-town members of the convention.

Mr. W. G. Young, London, was also called upon. Things had come to a crisis in the early part of 1919, he said, but the jewelers had had vision enough to head off disaster through organization.

Ald. Rubenstein of Montreal, speaking on behalf of the Mayor, who was unable to be present, welcomed the visitors to the city.

Mr. M. C. Ellis moved a vote of thanks to the Montreal District Jewelers' Association for the excellence of their entertainment, to which Mr. Murray responded briefly.

At various intervals during the evening songs were given by artists engaged by the Montreal hosts, and it was long after midnight when at last the banquetters arose to depart. Before they could get away, however, Mr. Oscar Pyper made himself heard extending the heartiest of invitations from the city of Winnipeg to all present that they should attend the convention in the western metropolis next year and sample the hospitality of the prairies.

REPORT OF NOMINATING COMMITTEE.

President—Mr. M. C. Ellis, Toronto.

1st Vice-President—Mr. W. M. Birks, Montreal.

2nd Vice-President—Mr. W. J. Barr, Toronto.

Honorary Treasurer—Mr. James Ryrie, Toronto.

Executive Committee.

Retail Section—Messrs. Norman Andrew, Winnipeg; M. T. Ellis, Toronto; H. B. Kent, Toronto; Gordon McLaren, Hamilton.

Wholesale Section—Messrs. A. S. Levy, Hamilton; G. W. Reid, Truro, N.S.; Arthur Rowland, Winnipeg; Julien Schwob, Montreal.

Manufacturing Section—Messrs. J. A. Caron, Montreal; J. W. Millard, Hamilton; J. J. Nolan, Toronto; Thomas Roden, Toronto.

Sidelights of the Convention

Some of the Incidental Functions Together with a Little Gossip of the Corridors

The Ottawa Deputation

Returning from the convention, the deputation appointed for the purpose had the privilege of an hour's conference with Sir Henry Drayton at his office in the Parliament Buildings. The resolutions passed at the conference with reference to the excise tax and to the collection of duty on the 5 per cent. luxury tax in the United States were presented to him by the president, with a full and impressive recital of the injustice of singling out the jewelry trade for special taxation, as well as ample evidence of the inequality of incidence that features the present levy. Many illustrations were also given showing with what ease the tax on diamonds might be avoided and what injustice was being done to the honest dealer who scrupulously observed the law.

Sir Henry Drayton took voluminous notes of the facts placed before him, and regretted the illness of the Commissioner on Taxation, Mr. R. W. Breadner, with whom he desired to take up the questions. He suggested that some members of the deputation remain in Ottawa for another day, so that a conference might be held, including Mr. Breadner, but it was ultimately decided that the Minister of Finance should take up the matters with his official, and when they were ready to discuss it some member of the deputation should return to Ottawa and present the argument.

In the delegation were Messrs. M. C. Ellis, Thomas Roden and R. E. Gunther (Toronto), A. S. Levy (Hamilton), H. E. Moore (Montreal), A. C. Skinner (Sherbrooke), W. G. Young (London), and O. M. Ross (Toronto). A tour of the new Parliament Buildings was made after the conference and great admiration was expressed for the many beautiful features that characterize the edifice.

The evening was spent in conference with members of the Ottawa District Jewelers' Association, those present including Messrs. Willmot, Olmsted, McMillan, Nettleton, Bastien and Wainman. The results of the big convention were gone over and the new Ontario price lists distributed. A dinner will be held in Ottawa shortly, at which the local association will be given a strong impetus.

To Quote Current Prices

The resolution regarding the addition of a percentage to invoices to cover the exchange on gold was responsible for a little dinner being arranged for the wholesalers and manufacturers. The question was thoroughly discussed and it was decided that, in view of the frequent changes in the rate of exchange, all prices quoted on gold goods should be the prices current at the time of delivery, the amount of the exchange being included in the cost of the raw material (gold).

The subject of trade discounts was also taken into consideration, and, while no hard and fast rules were laid down, progress was made toward reaching the ultimate goal of a uniform rate.

It was decided to have a questionnaire issued to all wholesalers and manufacturers with the idea of getting the sentiment of the entire trade.

It was also resolved that sales of all classes of merchandise should be made hereafter subject to prices current at the time of delivery.

The meeting was the most representative one of the manufacturing, wholesale and jobbing trade that has been held in the history of the business. The chair was taken by Mr. M. C. Ellis and the discussion was marked by great cordiality and a marked degree of unanimity.

Mr. J. J. Nolan acted as secretary and the following firms were represented: Anthony Bros.; American Watch Case Co.; H. R. Bergmann & Co.; Canadian Ball Watch Co.; Canadian Elgin Watch Co.; Canadian Jewelry & Importing Co.; Defoe-Wilson, Ltd.; P. W. Ellis & Co.; Elliott-Bishop Co.; James Eastwood; Goldsmiths Stock Co.; Goldstein Jewelry Mfg. Co.; C. H. A. Grant; E. & A. Gunther; Imperial Optical Co.; J. A. Knox & Co.; Geo. H. Lees & Co.; Levy Bros. Co., Ltd.; L. H. & B. Levi; W. A. Milligan & Co.; National Optical Co.; Nolan & Strachan; Pequegnat Clock Co.; Rowland & Campbell, Ltd.; Roden Bros., Ltd.; Roy Co., Ltd.; Schwob Bros.; Smith Patterson Co.; H. & A. Saunders; Saunders, Lorie & Co.; Waltham Watch Co.; Whiting & Davis, Ltd.

Seek Pay for Inspection

As a result of the various conferences of watch inspectors, alone and with the executive of the C.N.J.A., an appointment was made with Mr. F. W. Tate, C.P.R., and Mr. H. Hulatt, Grand Trunk, chief time inspectors for the two railways, who met a deputation from the convention on Tuesday afternoon. At this meeting the position of the watch inspectors was presented to the two railway officials by the C.N.J.A. president, Mr. M. C. Ellis, following which considerable detail was entered into concerning the unsatisfactory conditions at present obtaining.

Mr. Hulatt suggested, with the concurrence of Mr. Tate, that the requests of the inspectors be embodied in a letter addressed to them, so that they might have something concrete between them in considering the matter. This was agreed to, and the letter has since been despatched, reading as follows:

A meeting of the C.N.J.A. was held in Montreal on February 16th and 17th, at which a large number of watch inspectors were in attendance, and among other subjects, the relations at present existing between the inspectors and the railway companies were fully discussed.

As a result of these deliberations it was agreed that existing conditions justified a readjustment of the arrangements under which the system of watch inspection is now operated, and to correct the present situation it was decided that the companies should be asked to put into effect the following changes in the present regulations:

REMUNERATION

1—That a fee of ten cents per man be paid for each official inspection or comparison.

DEDUCTION ORDERS

2—That deduction orders be handled entirely by the time service department, and the cheques mailed direct to the time inspectors.

LOAN WATCHES

3—That the rule respecting the submission of loan watches to inspectors when watches are repaired by outside watch repairers be rigidly enforced.

In presenting these requests for your consideration,

the watch inspectors would ask you to bear in mind that the cost of doing business has very materially increased in the past few years. The effect of this is very seriously felt, and the time required for inspection, comparison, setting, etc., together with the making of reports and other clerical work, renders the service a very expensive one to the dealer, especially as it must be efficient in order to be effective.

It must also be remembered that the investment required to carry a stock of loan watches is very considerable at the present time, and that the loss is great on account of the rapid deterioration and the cost of maintenance.

Other points they would bring to your attention include the fact that the time required to be devoted to inspection and comparison is largely during the busiest hours and days of the week; that the enforcement of the railway rules and regulations frequently results in ill-feeling and antagonism on the part of the railway employees, with a consequent loss of business; that the preference expected and required that railway watch repairs be done promptly and in advance of regular work is a hardship and a handicap on the development of other business; that the difficulty of securing competent workmen and the consequent higher wages that are necessary, make the continuance of watch inspection increasingly difficult.

Other reasons might easily be given why the inspectors no longer find it profitable to continue the work of watch inspection under present conditions, but they urgently request that the amout heretofore mentioned, which will at least partially pay the inspector, be allowed for each inspection or comparison in addition to existing privileges.

Trusting that this will receive your earnest consideration and approval,

Yours faithfully,
(signed) O. M. ROSS,
Secretary.

Winnipeg was the only city mentioned when the time came for choosing the location of the next convention. It was felt that after the great interest aroused in the West, it was due the jewelers of that country to have the meeting there. Arthur Rowland, Oscar Piper and Abe Myers were enthusiastic about the idea, and the East promised to send a few carloads even if the prospect were for 40 below.

Not an item of business on the programme was overlooked and it was agreed that the executive had prepared for the convention in a very business-like way. The only trouble was the excess of engagements that confronted everyone; with the overflow of hospitality, there was hardly time enough for business and the executive and reception committee hardly had time to become acquainted.

Montreal provided a real down east storm for the day preceding the convention and many of the delegates were hours late in arriving. Arthur Rowland was snowbound on the way from New York and it took W. G. Young 24 hours to travel from London. The president and secretary were in Montreal a day early and escaped the danger of being late. They were hospitably entertained at the St. James Club on Sunday, Mr. C. H. A. Grant representing the committee in the capacity of host.

Abbie Murray had to take charge of the banquet in the absence of President J. A. Caron, who was suddenly called to Washington, and he measured up splendidly. As a toastmaster, he excelled all expectations. An early hesitancy, due to nervousness, was soon dispelled by confidence and his aristocratic mien, rich, resonant voice and Irish wit just gave the nice effect so necessary for a successful chairman.

Speaking of good chairmen, one person who must not be overlooked is "Bill" Bramley. Although displeased at the "too much levity" displayed at the banquet, he allowed it full sway at the after-meeting of which he was in charge without losing control of his audience—although he had to do it in his shirt sleeves.

The ladies in attendance were not neglected when the mere males were enjoying their banquet. They had a "perfect dear" of a little banquet of their own, Mrs. Everts being the guest of honor, and afterwards, from the balcony, enjoyed the spectacle presented in the Rose Room, or at least what could be viewed through the clouds of smoke.

One of the most pleasing of the incidental functions was the dinner tendered by Mr. Alex. Falle to the Waltham jobbers in attendance at the conventions. It was held at the Engineers' Club on Monday evening, and, as might be expected, was a perfect model as regards menu, service, and sociability—absolutely falle-tless, as one facetious guest observed.

Mr. and Mrs. Everts were nearly three hours late reaching Montreal and missed the early part of the theatre performance. The reception committee suggested that perhaps they would prefer to rest after their four days' journey, but Mrs. Everts pluckily insisted that they see everything that was going on, so they went on to the theatre and afterwards to the cabaret show at the Venetian Gardens.

Another visitor from the American metropolis was Mr. Gunther, who represents Handy and Harman, the big bullion dealers of New York who did such signal service for the Allies in the great war. Mr. Gunther was also delighted to meet so many of the Canadian trade.

A member of the 18 Carat Club of New York, after the banquet, expressed the opinion that a choicer menu, a more perfectly prepared or a better served dinner had never marked any function that he had attended anywhere. And all agreed that no more tasty or enjoyable meal was ever presented to a convention crowd. It was a great credit to the Windsor chef and the entertainment committee.

Among the guests at the Waltham tables was Mr. J. P. Patterson of Toronto, head of the Norris-Patterson Agency that handles Waltham publicity. Jack enjoyed himself like a real jeweler. Mr. Falle also had the pleasure of entertaining his brother.

Among the New York visitors was Mr. S. E. Bolles, representing Mr. David Belais, of 13 Dutch Street, New York. Mr. Bolles was highly pleased with the convention, and equally so with the manner in which the Canadian trade is taking to Belais White Gold.

The sleigh drive on Tuesday afternoon was a unique experience for many of the guests. Owing to the limit of time, it was not as extensive as had been proposed, but it gave the visitors a novel treat that they will long remember.

The first entertainment on the programme was the theatre party, all of the visitors being the guests of the local committee at the Princess. A vaudeville performance was given and its attractiveness was greatly heightened by caricatures of the leading members of the jewelry trade thrown upon the screen. A number of these are reproduced in this issue.

After the theatre, almost the entire party went over to the Venetian Gardens, where special provision had been made for their entertainment. Quite a number of the visitors proved to be disciples of Terpsichore and a very merry evening followed. In fact it was prolonged well into the next morning, the "jazz" band and the excellent refreshment proving too strong an attraction to leave.

The last diversion was Bill Bramley's after-meeting, following the banquet; but a description of this party is hardly obtainable, the accounts from different sources varying so materially. However, there was unanimity on the point that "a good time was had by those present."

One can hardly appreciate the amount of detail work in connection with the entertainment of a convention unless he is on the reception committee. In Montreal, where the entertainment was practically continuous, those in charge had hardly a moment to themselves during the two days, despite all the preliminary work. The way they got away with it was certainly a credit to their business ability and they are entitled to the thanks of all the visitors. Without going over the whole list, one might mention the courtly Ralph Chillas; the distinguished Abbie Murray; the ubiquitous Murphy; the irrepressible Bill Bramley; the sauve Robertson; the omnipresent Alex. Falle; the industrious Tom Wright; the energetic Oulette, but if one were to continue, the whole Montreal contingent might be included. They're all jolly good fellows.

The New Idea of Service

(Continued from page 41.)

Free engraving was also being eliminated. In Dallas they had been fortunate enough to get rid of it before the Christmas rush, which had not only reduced the pressure to some extent, but had increased receipts. Already they had put the business on even a better footing than had at first been expected. For, rather than emphasizing the elimination of free engraving, they had emphasized the desirability of "special designs." This had "caught on" with the customers, with the result that some designs were executed in the city at around $60 and $65.

He was glad to see that in Canada the question of increased membership fees was being taken up. In the United States they had been handicapped by the small fee. In order to get enough money for ordinary expenses they had been obliged to sell exhibit space at their conventions and charge for advertising in their programmes. They were now adopting the sliding scale, but it was slow work.

"If we had had the money to put up a proper fight against the discriminatory tax," he said, "it would have saved us millions of dollars a year."

"We may not be able to get everything we want," he remarked in conclusion, "but we will be able to get everything we ought to have through national organization."

The applause as Mr. Everts resumed his seat amounted to a demonstration. Mr. Thomas Roden, with some difficulty, succeeded at last in gaining a hearing.

"It is almost superfluous to move a vote of thanks," he remarked, "but I can't let the occasion pass without doing so." Mr. Stuart Lees seconded.

Voting on the motion consisted of the entire meeting rising and giving three resounding cheers. Then they sang "For He's a Jolly Good Fellow," and after that, as their enthusiasm did not yet seem to be worked off, they gave another three rousing cheers and a tiger.

The president assured Mr. Everts that if he were present at some future convention in Canada he would find that the jewelry trade had learned and taken advantge of a great deal that he had told them.

Felicitations and Regrets

Among the expressions of good fellowship and regret at inability to be present were the following:

Los Angeles, Cal.—Cordial fraternal greetings from Californa to our Canadian craftsmen assembled at their first annual convention. May the stressful times of war that developed your fighting blood in a righeous cause prove valuable now on organization for higher business standards. Co-operation and association always levels men upwards. Don't misuse your opportunities, but don't hesitate to apply remedies that will surround you with the needed safeguards of business, resulting in surer profits.

GEORGE E. FEAGANS,
President, California Gold and Silversmiths' Association.

New Orleans, La.—Louisiana Retail Jewelers' Association extend most cordial felicitations on the occasion of your first convention and trust full realization of the fruit of your labors will be reflected in the good will of members and adoption of successful methods for handling business of the years to come.

LOUIS HAUSMANN, President.

Dallas, Texas.—Greetings and best wishes for the success of your convention.

DALLAS TWENTY-FOUR CARAT CLUB.

Hamilton, Ont.—Yeomans' service for two days am sure is the credit due you all. I have thought many times of the inspiration that will be carried throughout Canada after the convention closes. My very best wishes.

GORDON McLAREN.

Vancouver, B.C.—British Columbia jewelers send best wishes for a successful meeting; very much regret I was unable to attend. O. B. ALLAN, President.

Truro, N.S.—My greetings to convention and best wishes for progressive and profitable meetings. Very much regret circumstances make it impossible to be present.

G. W. REID.

St. John, N.B.—With deepest regret had to forego prearranged trip to Montreal. Have been under doctor's care and unable to leave house. I am with you in spirit from first to last and trust meeting will be crowned with success in every way. H. W. PAGE.

Calgary, Alta.—Regret very much not being able to attend. Mrs. Black underwent operation and will be in rather critical condition for some days. Wish you every success.

D. E. BLACK.

Halifax, N.S.—Regret exceedingly, owing to illness in family, unable to attend convention. As I am severing connection with jewelry business from April 1st, shall not be eligible to take further active interest in the association. It is a great disappointment not to be with you. My best regards to members and best wishes for success.

I. W. VIDITO.

Winnipeg, Man.—I shall not be able to attend the convention, but hope it will be all and more than you have planned for it.

GEORGE W. MARKLE.

Washington, D.C.—Regret exceedingly the unfortunate circumstance that forced me to leave Montreal and prevents me from attending the banquet to which I was looking forward. Please convey to guests my sincere regrets in not being able to attend and tell them that my best wish is that they have as good a time as the guests were given in Toronto last year.

JOS. A. CARON,
President, Montreal District Jewelers' Association.

Saskatoon, Sask.—Regret very much cannot be present at convention. Trust your deliberations individually and collectively will be for our best interests.

DANIEL ROSCHE.

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Entertainment Not Sole Aim

ENTERTAINMENT is a feature of all business conventions that has much to do with the success or failure of the gathering, but there is just a question as to whether entertainment cannot be carried too far. This is a matter of importance from two points of view. In the first place, a continuous round of entertainment, while very pleasing, is almost certain to detract from the interest of the business sessions. If delegates are kept awake till the early hours, they certainly are not going to be fitted for conducting business much before noon. As the large proportion of men attending conventions do so with a serious purpose, reception committees of the future should consider this point very carefully in arranging their programmes.

In the second place, there are only a few cities like Montreal that can afford such a series of entertainments as was tendered the recent visitors there. The trade gave their guests a remarkably good time and there were no regrets on the score of expense. But such a programme would be a very heavy tax on almost any other city and the holding of the annual convention cannot be restricted to two or three places. The amendment to the constitution providing that delegates in future must pay a registration fee to cover the cost of the convention dinner is a move along right lines. This is the plan adopted by several other organizations to permit of the smaller centres having the honor of being convention cities. One body has found it necessary to forbid all entertainment to visiting members of the craft, but this is rather too rigid a ruling. The city honored by a convention is bound to show its appreciation in some way but it can do so without making the cost so heavy as to bear heavily on the hosts. With the banquet provided for, there should be but little else attempted beyond a drive or a theatre party, so that every city in the Dominion may aspire to having the jewelers' convention in turn.

National Fees are Increased

ATTENTION is called to the changes in the constitution of the C.N.J.A. decided upon at the Montreal convention. The principal one is with regard to the fees to be charged. Following the lead of the Western Provincial Association, the convention decided that the minimum fee for retailers should be $5 with a scale running up to $25 for the larger stores. It was also decided to recommend that district associations should charge a $10 fee, one-half to go to the C.N.J.A., and $2 to the provincial association. It was impossible, of course, to legislate for the districts as they have power to fix their own fees but, with $5 going to the National Association, an equal amount would be no more than necessary to carry on their local associations and support the provincial body. The increase is a quite decided one but nothing is more correct than the contention that no more will be gotten out of an organization than what is put into it. If the retailers want a live, efficient body to represent them, they will not worry about the fee and they can get back double the amount every month by taking advantage of opportunities provided already by the association. Of course the wholesalers and manufacturers continue to bear the major portion of the expense involved but the great mass of retailers must give the movement their endorsement and financial support. The fees for 1920 are now due and should be remitted at once. In districts unorganized as yet, the fee may be remitted direct and when the organization is accomplished, it will be duly credited. But there should be no delay in becoming enrolled.

Causes of Failure

ANALYZING the causes of Canadian failures in 1919, which were 23 per cent. below 1918, Bradstreet's, New York, says that personal causes accounted for 73.3 per cent. of all failures. In this general group of causes, the analyst places incompetence, inexperience, lack of capital, unwise credits, speculation, neglect of business, personal extravagance and fraudulent disposition of property. On the other hand, non-personal causes accounted for only 22.7 per cent. of all failures last year, as against 27.2 in 1918. It is instructive to read that lack of capital was the greatest handicap, with 35.8 per cent. This may be interpreted in various ways, and doubtless some will say the banks have not been sufficiently generous in granting credit. Incompetence comes next with 20.1 per cent.; fraud caused 8.9 per cent.; inexperience, 5.4; unwise credits, 2.6; neglect, 2.4; speculation, 1.3, and extravagance 8-10 of 1 per cent. In non-personal causes, specific conditions, such as disaster, war, floods, etc., accounted for 20.9 per cent. of all failures.

In the United States incompetence was the leading cause, accounting for no less than 38.2 per cent., as against 30.3 charged to lack of capital. A reasonable inference from these figures is that business has become a more highly organized phase of life, and that too many people have entered upon it without suitable preparation.

A Watchful Cow

Seven years ago a farmer living west of this city hung his vest on a fence in the barnyard. A calf chewed up a pocket of the garment in which was a standard gold watch. Last week the animal, a staid old milch cow, was butchered for beef, and the timepiece was found in such a position between the lungs of the cow that the respiration —the closing in and the filling of the lungs—kept the stemwinder wound up, and the watch had lost but four minutes in the seven years!—Mason City (Iowa) Globe-Gazette.

The President's Annual Address

Mr. M. C. Ellis Gives a Graphic Resume of the Activities of the Association During the Year

Gentlemen, fellow members of the Canadian National Jewelers' Association:

It is a great pleasure and honor to have the privilege of addressing you as President of our newly-formed Association, at this our first Annual Convention.

We organized our Association on September 25th, 1918, and as the season was late, not a great deal of work could be accomplished, when our trade was so fully occupied in the busiest period of the year. We, therefore, after the opening of the New Year, made preparations for holding our first full exccutive meeting in Toronto in February, 1919. The response was really inspiring, as all of our Vice-Presidents were present representing every Province of our Dominion, with but one exception, as well as the other members of the executive, representing our manufacturing, wholesale and retail interests. We completed our constitutions and by-laws, and framed up the work to be carried on during the year, which has resulted in the wonderful first year growth of our Association.

The new Toronto District Jewelers' Association, organized in January last, finding so many of our prominent jewelers from all over the Dominion were responding enthusiastically to our invitation to the first full executive meeting, gave a banquet to the visiting delegates, including in their invitations the jewelers of Ontario and many from Quebec. It was the greatest and most successful banquet ever held up to that period, by the jewelry trade of Canada.

At the close of our executive meeting, a discussion arose as to where the next annual executive and the first annual convention of all members should be held. The Montreal delegates pressed the claim of this great city, and it was unanimously decided to accept their generous offer, all feeling that when Montreal undertook to take the responsibility, success was assured for our first convention. It is peculiarly fitting that it should be held in this, the greatest city in population and commercial importance in our Dominion, situated as it were, at the dividing line between the East, comprising the great and important Province of Quebec, along with the Maritime and Atlantic Provinces, and the West, including the Province of Ontario, the Prairie Provinces and the Pacific Province of British Columbia. It is here that the jewelers of Ontario and the West have the privilege and the pleasure of meeting their fellow jewelers of the East, and of their French-Canadian brethren. We rejoice to be together, and we thank the jewelers of Montreal in giving us this opportunity and for their cordial reception. We are workers together, our problems are the same, we think alike in trade matters; our needs, our requirements, our perplexities are the same. We are bound together in one universal desire to improve and uplift our trade; the bond of union is indissoluble and a pledge of strength which shall endure. The "Entente Cordiale" is complete.

In the formation of our association we took a lesson from the expcrience of our wonderfully successful Canadian Army in the "Great War," whose marvellous achievements were brought about by perfect organization and enthusiastic co-operation of all branches of the service, each working together in perfect harmony for the one great ideal "Victory." We, as Canadian jewelers, felt that if we were to succeed in fully mobilizing our strength, we should do likewise, and have all branches of our trade brought together, the retailer, the manufacturer and the wholesaler, each inter-dependent upon one another, into one great national organization.

Our organization is unique in the annals of the jewelry trade of any country, in so far that we have succeeded in accomplishing what has been thought hitherto impossible —the bringing together of the manufacturing, the wholesale and retail interests, and from the beginning the patriotism of our Canadian trade has been strikingly cxemplified by the largest, the most influential men of each branch of our craft, becoming not only members of our association but willing and helpful workers, inspired by one dominant thought, that from the smallest to the largest jeweler we should work in co-operation to put our trade upon a higher and loftier plane than it has ever occupied before, and to take our proper place and sphere with all other leading Canadian commercial interests.

The General Plan of our Organization.

This is important to make clear and definite, as a proper start and understanding is very necessary in our formative stage, and to procure the united endeavor of all sections of our growing organization we must build carefully to endure. Our first step is to carefully map out each province into zones or districts, with an important town or city as a center of each zone; then to get a meeting together of all the jewelers of these centers, including the jewelers in the surrounding zone or district. We then form our district association, taking the name of the central town or city, as for example, "The Montreal District Jewelers' Association," "The Toronto District Jewelers' Association," etc. The National Executive has framed a model Constitution and By-laws for these associations, which may be enlarged or altered to suit the requirements of the locality. In forming your district association, do not be discouraged nor hesitate to go ahead if some should hesitate to join at once. Your own strength and the manifold advantage of co-operation will soon become so apparent that, with a little patience, the outsider will be anxious to join and will become a loyal and enthusiastic member. I would advise that you do not seek to do too many things at once, cultivate the social, the give and take spirit, and gradually you will be able to overcome all your troubles, and when you do decide upon a course, stick together and do it.

The fees for membership of district have been placed at five dollars; two of the amount of each member shall be remitted to the treasurer of the National, and one dollar to the treasurer of the Provincial, retaining two dollars as district membership, thus enrolling all members as members of their Provincial Association and as members of the C.N.J.A. Manufacturers, wholesalers and retailers employing more than ten hands are required to make direct application to the Secretary of the C.N.J.A., according to its schedule of fees. The western district associations, as recently formed, are making their fee of membership ten dollars per annum, and remitting to the C.N.J.A. five dollars, as they consider the National needs a larger contribution to augment and carry on most efficiently their work. It is for this convention to say, but I cannot help but endorse their action, for there are many good things which we would like to carry out for the benefit of all the trade which would be impossible unless we have sufficient funds. The district associations, being local, are enabled to settle all their own problems and send their delegates to the Provincial convention to present any resolutions carried, and take part in the discussions with their fellow district delegates from all over the province. This brings us to the—

Provincial Associations.

The forming of provincial associations binds together all the local and district associations, and provides the machinery for a clearing house of all that has been found most valuable in the promotion of the best interests of the trade in each province. Its most important function will be the holding of an annual convention where the delegates from each district will present resolutions and the views of the trade of their district before all the members of the province present at the convention. The results of these discussions and the resolutions will then be presented at the convention of the C.N.J.A. by the delegates from the Provincial association. This forms an ideal chain and knits together the entire trade of the Dominion, for all purposes of legislation, of defence and in carrying into execution the collective needs of the entire trade.

The Work Accomplished by the C.N.J.A.

Almost immediately after our formation it was found necessary to take up with Ottawa the severe restrictions of our trade imposed by the War Trade Board; a deputation was appointed, and, with a better understanding, a satisfactory adjustment was made with very little interruption to trade and with the minimum of trouble thereafter.

A sustained campaign to secure increased membership was continued throughout the year, and from the experience gained, your executive decided that if we were to make really substantial progress, we should arrange to

get into personal touch with the jewelers in districts still awaiting organization, who were both willing and anxious to come together, all that was needed being to secure someone to take the initiative.

We called upon the chairman of the Ontario Provincial Association, that "King of Organizers," who had shown his capacity in organizing the Western Ontario Jewelers' Association, along with leading jewelers of the city of Hamilton. To these gentlemen we give credit for creating the inspiration which led to the formation of our National Association. Chairman W. G. Young responded promptly, and he, in conjunction with our Secretary, was instructed to visit Eastern Ontario, resulting in the successful formation of district associations in Ottawa, Brockville, Kingston and Belleville.

The next distinctly forward step was undertaken by the Hamilton Jewelers' Association of Ontario in inviting the members of the District Jewelers' Associations of Ontario to a convention, which was in every detail an unqualified success. Members were present from Ottawa on the East, to Windsor on the West, and as far north as Fort William, and Secretary Gordon McLaren of the Western Jewelers' Association, with a splendid local committee of the leading manufacturers, wholesalers and retailers, pulled off the most successful convention that had ever been undertaken by the Canadian trade. The excellent program, the painstaking way in which the guests were looked after, and the completeness of the plans were a revelation to all. At this convention the Western Ontario Jewelers' Association, with patriotic impulse, surrendered their fine organization to the greater body, along with their balance in the treasury, to the new formed Ontario Jewelers' Association.

During the late fall we undertook to institute arrangements with the vice-presidents of our western provinces for organization, and it was finally settled that this could be carried out in the month of January of this year, and with a complete understanding in each province as to the dates of calling their members together, we once more prevailed upon our good friend, Vice-President W. G. Young, of the Ontario Jewelers' Association to accompany our efficient and painstaking Secretary, O. M. Ross, to undertake the task. Our most sanguine expectations were realized, provincial associations were successfully organized, and officers elected at conventions in the Provinces of Manitoba, held in Winnipeg; Saskatchewan, held in Regina; Alberta, held in Calgary, and British Columbia, held in Vancouver, with a surprisingly large attendance of the retailers from each province. Along with organizing the provincial associations, district associations were formed in each of the cities named, including Victoria, British Columbia, which was also visited. Your officers and executive have been inspired and heartened by this wonderful response from the West, as they were by your city, when you formed such a complete and successful association, thus giving by your great influence and importance, added strength to the National Association.

Since the return of our delegates from the west, Messrs. Gordon McLaren and Stuart Lees of Hamilton visited North Bay, where there was a large and representative gathering of the retail jewelers assembled from North Bay to Cochrane in the north and westward to Sudbury. Similar to the experience in the west, the utmost enthusiasm prevailed, and the North Bay District Jewelers' Association was formed, Mr. Ross, of North Bay, one of the most successful and popular jewelers of that district being elected Chairman. With the formation of this district there is now an almost unbroken chain of district associations from Montreal to Victoria, British Columbia, and a provincial association in every province of the Dominion with the exception of New Brunswick and Quebec, which we feel assured only await the visitation of our delegates to complete the chain; surely a proud and successful achievement for our first year's work. We have a membership now of over 500 counting Montreal, and with the added membership coming in from the newly organized associations will, we confidently expect, cover 40 per cent. of the entire number of jewelers in the Dominion. In comparison with the American National Retail Jewelers' Association, with a membership of 3,500 members out of some 22,000 retail jewelers in the U. S., the position of our association cannot be regarded as otherwise than creditable.

Accounting System for Retailers.

Your executive have felt that they must procure for our retailers a model system of accounting, adapted specially to the peculiar needs of our trade, and in particular for the smaller retailers, who have neither the time nor the training to establish a simple method, whereby they could easily and quickly know what it costs and should cost to do their business, and understand clearly their overhead expenses, without which no jeweler can intelligently know how to mark his goods to give him an assured profit. Ex-President G. A. Brock, of the American N.R.J.A., realizing the wonderful possibilities of organized effort along these lines, instituted a Research Department, as an adjunct of their National Association, which entered into a contract with the Harvard Bureau of Business Research,

MR. A. L. WHEATLEY,
Chairman, Saskatchewan Jewelers' Association.

and under this contract, they have prepared, with their endorsation, for the benefit of the retail jewelry trade, an accounting system of the simplest character, and for those who desire a more elaborate system, they will also supply an accounting system more suited to their requirements, but employing classifications of accounts which will not conflict with but merely exemplify those which are employed by the simpler form of accounting. We had hoped to have H. Victor Wright, Los Angeles, California, with us to-day to more fully describe this work in detail, as he is doing at the Jewelers U. S. State Conventions. Unfortunately, though willing and anxious to be with us, prior engagements prevented. He has promised to attend the convention in Toronto of the Ontario Jewelers' Association in June next, when we hope to be able to give all details, and release the system for inspection. Our correspondence with Mr. G. A. Brock and H. Victor Wright has been of the most cordial character, and on a work which is costing $60,000, they are willing to enable us to give our trade the benefit for a nominal contribution.

Publicity for Jewelry.

This question of publicity has been another subject to which our executive have given considerable attention, as our industry has suffered in the past through lack of concerted action. Co-operative or group advertising has proven to be one of the greatest factors in marketing the products of the leading industries of the U. S., and since our retailers have the most enduring, the most permanent and least depreciable merchandise of all, the possibilities of directing the public in the spending of their money on "goods that endure" when all others disappear, are so great that our endeavor should be to do something worth while in this direction. Communication was established with the National Jewelers' Publicity Association of the United States, and it was decided by the executive that our Secretary should be sent to their annual meeting held in

Chicago. This was done on the invitation of Mr. Eisenstadt of St. Louis, President of that association. He was received with enthusiasm and given a hearty welcome, coupled with the assurance that all the material that their association had assembled would be placed at our disposal, and that all the work they had done would be rendered equally valuable to us by their co-operation. This association is now engaged in a most ambitious and far-reaching campaign, by the proposed expenditure of $300,000 covering a three-year period in direct advertising in daily newspapers, weekly publications and magazines of

MR. L. E. WELLNER,
Prince Edward Island.

national importance of jewelry, watches, diamonds and silverware, and to direct the reader of this advertising to his or her local jeweler to make a purchase. We have every encouragement that our friends will co-operate in carrying their campaign into Canada for the benefit of our own trade, upon restricted lines within our financial capacity. The project for obtaining the co-operation of the Research Bureau on accounting, and of the Publicity Association on advertising, are things really valuable and within our reach if we realize the great financial benefits which will accrue to each and every jeweler. The publicity matter is still under consideration by a committee composed of Messrs. Walter Barr, James Ryrie and others who await the expression of this convention upon this important enterprise.

Horological School.

Your Executive Committee, immediately after our meeting in Toronto, took up the subject of the establishment of a Horological School, and appointed a sub-committee with Mr. Thos. Roden as chairman. This committee continued with great zeal and energy the study of the question from every angle, first taking up the subject with the Ontario Government, through their Technical Educational Department, and with Mr. H. R. Playtner, former successful instructor of a Horological school in Toronto. Finding difficulties which promised serious delays, the committee solved the question by successfully forming a Joint Stock Co., the subscribers of the stock of the company being leading jewelers of Toronto, London, Hamilton, etc. The company has undertaken the teaching of returned disabled soldiers, in co-operation with the Department of Soldiers Civil Re-establishment, and under the able and energetic direction of their President, Mr. N. C. Maynard, of Ryrie Bros., it has succeeded in equipping the largest and most successful school on the continent, having a fine technical staff and equipment, with over 100 students in attendance. I leave this subject for fuller information from the chairman of our committee, Mr. Thos. Roden.

False Advertising.

Another matter that has occupied our attention is that of false advertising. It had been found by experience that the present law was ineffective, there being loop-holes whereby magistrates were enabled to allow offenders to escape justice. Acting in co-operation with the Retail Merchants' Association of Canada, we have endorsed an amendment to the law which also received the endorsation of the Crown Attorney of Toronto. This amendment has been presented to the Government at Ottawa, with our joint endorsation, and when reached during the coming session, we are assured that it will meet with their approval. We have also asked the Government that the Inspector under the Gold and Silver Marking Act be authorized to prosecute under the False Advertising Law, so far as it relates to jewelry.

Government Excise Taxes.

We have taken every opportunity to bring pressure upon our Government to abrogate this discriminatory tax of ten per cent. upon all jewelry manufactured and imported. During the war our business cheerfully accepted any additional taxes imposed, but now that the war is over, our trade is quite as essential to the trade and commerce of our country as any other, and should be relieved of this unjust discrimination. If the Government finds it absolutely necessary to impose some form of excise tax upon business, then let it be equally imposed upon all business, a tax that would yield a really substantial amount, and yet be small enough to be neither a burden upon the business community nor upon the consumers. A deputation visited the Finance Minister, Sir Thomas White, in Ottawa, shortly before his resignation, and had a most satisfactory interview. Sir Thomas White promised that before taking up the question of excise tax at the next session of Parliament, we would be given full opportunity to further discuss the matter with him. We have again taken up this question with the present Finance Minister, Sir Henry Drayton, drawing his attention to the promise made by his predecessor, and have asked for an interview after the close of this convention.

We have also taken up the question with our customs authorities at Ottawa, of the legality of their action in imposing duty upon the 5 per cent. collected by the U. S. as an excise tax upon all jewelry, watches, clocks, etc. sold by the retail jewelers of the U. S. to their customers. We sent deputations three times to the monthly meeting of the full Board of Customs, pointing out that this duty was collected in spite of the correctness of invoices made out by the manufacturers of U. S. selling to our trade, and whose usual affidavits were still correct, as no excise tax was imposed in the U. S. on the manufacturers of jewelry. We also showed that they were also forcing their Canadian importers to pay duty on a tax on every article imported, whereas the U. S. Government only collected their tax when goods were sold to the ultimate consumer. I am sorry to say that all our representations have thus far been of no avail. It will be for your new executive to consider what further steps are necessary to bring this matter to a satisfactory conclusion.

We altered our original intention of holding this convention starting on Tuesday the 17th, as it was felt that with hard work our full executive could push through their business in the half day, and give up this afternoon and all of to-morrow to our visiting members, giving all the time possible for a full discussion of the many subjects of great importance to the trade. Our Resolutions Committee have gone over with great care all the resolutions sent in by our provincial and district associations and have prepared resolutions which will be presented for your approval or otherwise. Let us have a thoroughly first-class business meeting, and conclude our sessions with the accomplishment of things worth while.

In conclusion, I desire to impress upon the jewelers present and of all Canada, that this Canadian National Association was formed for the express purpose of removing all those conditions and practices which are derogatory to our best interests, of elevating our trade to a higher plane, of giving aid by way of instruction and guidance in improved methods of store keeping and of service, making our jewelers better business men, and by increasing the confidence of the public in our trade, as one conducted upon high ideals worthy of their patronage. This association is your own to make it what you will. The best men in all our branches are giving freely of their time, with unselfish devotion to your interests, and each and every member, especially of the districts, should not rest satisfied by mere membership, but take a real live

interest, each according to his talent. There is no other association, no other organization, but what should receive secondary consideration when compared with this, your own, which will bring to you benefits far beyond any membership fee. Let us get together and stick together for our chosen life work. I desire to express my highest appreciation to the members of the executive I have had the honor to preside over. Never in any instance have they failed to respond to carry out any work assigned to them, and it is owing to their devotion that we have in our first year surpassed our best expectations.

I have been peculiarly fortunate in having the services of a devoted, capable and energetic Secretary in Mr. O. M. Ross, wonderfully well equipped for our work and having a thorough knowledge of our trade, he has won the universal love and esteem of all those who have had the privilege of meeting him. I know of his true worth and value, although hidden away at times by his extreme modesty. Mr. Ross, as editor of the Trader, has made it a power for good to our trade, and all should read carefully its monthly editions. You will be kept in touch with what is going on in your association; you will be helped financially and otherwise by the many articles bearing on a great number of subjects of great value, and kept up to date by the general knowledge gained.

My excuse for a rather lengthy address is the desire that you shall have a thorough knowledge of the whole plan of our organizations, and now that we are off to a good start, let us pull together until our membership roll shall give the address of every jeweler in the Dominion.

Report of the Secretary-Treasurer

The large activities of the Association during the past year have been so admirably summarized in the President's address that attention to only detail matters of administration is necessary in a report of this character.

Early in the year it was found that it would be necessary to hold executive meetings in order to keep current matters cleared up and it was accordingly decided that the executive shauld meet monthly at the office of the secretary. Meetings were held in the months of April, June, July, September, October, November and December, and in order that the entire executive should be kept in touch, copies of the minutes of the meetings were mailed to the members in the different Provinces.

MR. A. C. SKINNER.

The question of organization came up as the most pressing matter and it was soon found that the personal touch was of much greater value than appeals by mail. The first step taken was to secure a Provincial organization in Ontario and arrangements were accordingly made, through the courtesy of the Hamilton Jewelers' Club, for the holding of the convention of the Western Ontario Jewelers' Association in Hamilton. With the idea of merging this body into a Provincial Association, it was decided to find out the sentiment of the jewelers in the Eastern part of the Province and Mr. W. G. Young and the secretary visited Ottawa, Brockville, Kingston and Belleville, being met with an enthusiastic welcome and district organizations being formed in each centre.

The secretary also had the pleasure of assisting at the organization of the Montreal District Association in October, the results of which are so self-evident to-day.

In November, Mr. W. G. Young paid a visit to Windsor, Ont., and attended an organization meeting of the jewelers of Essex County.

In view of the holding of this convention, it was felt that something should be done toward securing the organization of the Western Provinces, and the services of Mr. Young were again requisitioned. At his request, the secretary was asked to accompany him and the delegation left Toronto on the night of January 10th. Arriving in Winnipeg at 2.30 p.m., on January 12th, they attended a meeting at 3 p.m., which was followed by a dinner and a night session. It was resumed next morning lasting until noon, and the Manitoba Association was organized. The afternoon was taken up with a conference of watch inspectors. Leaving Winnipeg at 11 p.m., Regina was reached at 10.30 a.m. of January 14th, and the afternoon and evening were spent in conference with committees. The whole of the next day was occupied with meetings, resulting in the formation of the Saskatchewan Association, a dinner being held at night followed by a theatre party. Regina was left at 2.30 a.m. and Calgary reached about the same hour next morning, the 17th. The Alberta Association was organized on that day, a dinner and theatre party concluding it, and the train was taken for Vancouver at 3 a.m. Owing to a snowslide in the mountains, the party was delayed two days at Glacier and the Vancouver meeting arranged for the 19th was accordingly postponed until the 21. A number of jewellers had been compelled to leave but a successful meeting was held and an association formed. As the Victoria jewelers had mostly gone home, a special meting was called in that city and a district association in co-operation with the Provincial and National was formed.

It would be impossible to speak too highly of the enthusiasm displayed by the Western jewelers toward the organization movement, nor too warmly of the courtesy and consideration with which the delegation was received. It was a delightful experience to both Mr. Young and the secretary, notwithstanding that it was strenuous work for the first week, and both will always have very pleasant remembrances of the trip. Of the practical results the Provincial Vice-President can speak with more authority.

Deputations to Ottawa.

In the month of July, a deputation composed of the President, Mr. A. S. Levy, Mr. R. E. Gunther, Mr. Howard Porter, and the secretary, waited upon Sir Thomas White, Minister of Finance at Ottawa, and presented to him the resolution adopted by the Ontario Association at Hamilton with reference to the excise tax. The delegation was very cordially received and it was promised that when a tariff commission was appointed, the National Association would be given every opportunity to present its views. As the plans of the Government at that time with reference to a commission were not carried out, nothing has eventuated, but a conference has been arranged with Sir Henry Drayton for the 18th inst. by a deputation to be appointed by this convention.

The delegation waited upon the Board of Customs on the same date and protested against the collection of duty on the 5 per cent. excise tax levied in the United States on luxuries. The usual consideration was promised but as no result was apparent, Mr. Walter J. Barr and the secretary made another trip to Ottawa in October which was

equally devoid of result. The matter is now before the convention.

During the year, the campaign for members has been maintained. Immediately following the executive meeting last year, the entire trade was circularized, and after the Ontario convention in June, the speech of the President was issued in pamphlet form, together with the resolutions and conclusions reached at the convention and a copy was sent to every jeweler in Canada. As a result of all efforts, the membership now stands at 441, not including the Montreal members or those who will come in from the Western associations. Of these members—

22	paid a $50 fee
21	paid a $25 fee
22	paid a $10 fee
1	paid a $5 fee
1	paid a $3 fee
242	paid a $2 fee
132	paid a $1 fee

With the addition of the members now in sight, it is expected that the roll will reach 750 very shortly.

Dealing in order with matters referred to in the minutes of last February's executive meeting, the question of securing a crest was taken up with Mr. W. M. Birks of Montreal, on account of his technical acquaintance with the subject and through his courtesy, the highly suitable crest was secured that now appears on the membership cards.

The instruction of the executive to the effect that the secretary-treasurer should be bonded was carried out, a surety bond being taken out in the sum of $2,500 with the Dominion of Canada Guarantee and Accident Co. which is now in the custody of the President.

The applications for membership received during the year were all forwarded to Mr. Walter J. Barr, Chairman of the Membership Committee, and all applications were initialed by him before membership cards were sent out.

The suggestion that the travelers for the various wholesale houses should be asked to co-operate in securing new members was carried out to the extent of supplying the larger houses with blank receipt books and lists of the members, but the result was far from gratifying, the only representatives of the trade making more than a nominal showing being Mr. T. McG. Robertson, the Waltham missionary, who sent in a large number of members from the Western Provinces.

In connection with the False Advertising Law, an amendment to make the Act more workable, prepared by the Retail Merchants' Association, was submitted by the secretary to the Crown Attorney of Toronto for his approval. He endorsed the proposed change and our executive sent its approval of the amended law to the Government. On account of the absence last session of Hon. C. J. Doherty, who prepared the original bill, it was not deemed advisable to submit the amendment, but it is expected that it will be enacted at the coming session.

Representations were also made to the Department of Trade and Commerce to have the Inspector under the Gold and Silver Marking Act authorized to institute prosecutions under the Advertising Law and the usual consideration has been promised.

The secretary had the pleasure of visiting Chicago in April for the annual meeting of the National Jewelers' Publicity Association. He was received with every courtesy and consideration, and the association offered to co-operate in every possible way with the Canadian trade. The matter was referred by our executive to a sub-committee which reported adversely to going into any paid advertising campaign at that time, and as the American Association was putting on a strong campaign involving an expenditure of $300,000, it was not thought that any free publicity effort in Canada at the same time would be worth while.

The position of the watch inspectors with the railway companies has been given much attention during the year and three separate questionnaires have been sent out to all inspectors. The results have not been particularly encouraging as a large proportion of the inspectors failed to reply and the answers received did not disclose a unanimity of opinion.

During the year, the secretarial work of the Association has increased very materially, and if the present plans of organization develop as they should, provision will necessarily have to be made for permanent offices and clerical assistance.

The work, however, has been in almost every respect a pleasure, and due acknowledgment must be made of the courtesy and consideration shown by the officers and members of the executive each of whom has given largely of his time and has displayed a keen and unselfish interest in the movement for the elevation of trade standards for the betterment of the jewelry business.

Report of Horological School Committee

Gentlemen:

Under instructions from your executive, your Committee met early in March to consider measures for instituting a school or Institute for the teaching of Watch and Clock Repairing.

In harmony with recommendations, we corresponded with Mr. Playtner of Preston, with the object of purchasing his plant and using his services as Principal. After several interviews and much correspondence, it was found impossible to co-operate with Mr. Playtner on any basis which would insure the control of the school in the hands of the Committee, or assure the school the continued and undivided attention of Mr. Playtner. Added to this, we could not modify Mr. Playtner's ideas as to the term of training, which was irreconcilably set at three years, and no compromise was possible on this issue, nor could we obtain any definite agreement as to the sale of plant which was apparently so necessary for the operation of the school.

It was the unanimous opinion of the Committee that new sources of help must be obtained if the idea was to be carried out and the suggestion was made that we take up the alternate plan of co-operating with the Technical School. To that end, early in June we had two interviews with Dr. Merchant, Commissioner of Technical Education for the Ontario Government.

We received a very cordial reception and had much encouragement to take up the plan. However, the summer vacation was drawing near and Dr. Merchant was absent, and when we later discussed the matter, he intimated that owing to a possible election in the fall, matters had better stand over, so that in so far as carrying out your instructions, we had to call a decided halt.

We reported the situation to the Executive of the C.N.J.A. and advised your President that we could not follow the original plan and stated that it was possible to institute a local school which could be operated in co-operation with the Department of Soldiers' Civil Re-establishment.

On the suggestion of one of the members of the Committee, who was acting on the Business Council of Repatriation Committee of the Toronto Board of Trade, a proposition was presented to a meeting of Toronto jewelers and their promised support was obtained to get a school started at once.

In the early part of August, we got together a few of the leading jewelers and formed a joint stock company of $10,000 capital, to conduct a school for retraining disabled soldiers and minors in the art of watch and clock repairing in co-operation with the Department of Soldiers' Civil Re-establishment.

Early in September, we obtained a charter, engaged a principal and two assistants, leased premises in McLean Bldg., Adelaide St., Toronto, and sent Mr. Gunther to New York to buy plant. In the meantime the staff was engaged in fixing up benches, etc., and by September 10th, we had the school open and taking in pupils. Since that time we have been increasing the equipment and staff, and now we are instructing 116 men. A few are taking private tuition, paying their fees without any Government help.

The school is open to all Canadians, but particular preference is given to returned soldiers and minors.

We have a syllabus for standard of examinations, and a special committee is appointed to examine pupils and report on their progress.

The school is not intended to be operated for profit, but simply with the desire to help disabled men to obtain a good technical and practical training at a business which will readily absorb and utilize their services in steady occupation in all parts of Canada.

All of which is respectfully submitted,

THOMAS RODEN,
Chairman.

Report of Provincial Vice-Presidents.

Due to a variety of circumstances no very complete reports were to be had from the provincial vice-presidents. Mr. W. G. Young, London, chairman of the Ontario Jewelers' Association, was storm-bound on his way to the convention and did not arrive in time to speak for the association which probably had the most to report. Some others also were not represented at the opening session by their chairmen, still others were so newly formed as to have nothing more than the fact of their organization to report, while two or three provinces had no representatives present.

Mr. A. C. Skinner, Sherbrooke, who was first called upon, stated that a successful organization meeting for the Province of Quebec had been held in Montreal in the fall, when the machinery had been established. More recently a local association had been formed in the city of Quebec, while it was hoped that others would soon be formed in Three Rivers and St. Hyacinthe. The Montreal and Eastern Townships associations were already strong and doing good work.

Mr. W. J. Jackson, Edmonton, first vice-chairman of the Alberta Jewelers' Association, stated that as the association had been organized only a month, and had held no meetings since formed, there was really little of moment to report. He outlined briefly the division of the province into two districts, each with a vice-chairman and four other members on the provincial executive.

"I can say no more," he added, "than that we are with you in this matter. Your questions are ours, and we are willing to co-operate to the fullest possible extent."

MR. ARTHUR ROWLAND.

Mr. A. L. Wheatley, Regina, chairman for Saskatchewan, remarked that there was more satisfaction in coming before the federal organization this time, since an association had been formed in his province. He told of the adoption of the rotary method at the Saskatchewan convention, by which each member was known to all others by his nickname. Not all of them, it was discovered, had such names, and it had become necessary to invent some to suit the occasion. As a result it was found in the end that they had succeeded in forming not only an association but a brotherhood.

They had also pooled the expense of railway fares, so that visitors from a distance and local members were at equal expense in this respect. The idea had been found to work out very satisfactorily.

He told how, when the rumor got about that the Saskatchewan Jewelers' Association was being formed, he had been approached by certain men with the suggestion that the organization should ally itself with the Retail Merchants' Association. When informed that the S. J. A. already had a parent organization, and that this did not confine itself to retailers, the gentlemen in question were greatly surprised. Some of them were at loggerheads with the manufacturers and wholesalers within their own trade. "You have the unique organization among trade associations in Canada—go right ahead," they had told him.

He brought greetings from the west to their eastern brothers, and hoped that their enthusiasm would never wane, and that the cause would be carried through to a successful issue.

Mr. Chas. Johnston, Halifax, had to report that every jeweler in Halifax was now a member of the local association since its annual meeting two weeks previously. Organization, he said, was difficult in the rest of the province, owing to the difficulties of communication—"but perhaps next year . . . . . ."

Mr. L. E. Wellner, Charlottetown, brought encouraging news from Prince Edward Island. Recently a meeting had been held with every jeweler in Charlottetown present. They had planned to get the rest in—there were only three elsewhere on the island—but the winter weather had made this difficult. He was able, however, to assure the convention that things would be "got going" in the very near future, and felt certain that every jeweler on the island would line up with the C.N.J.A.

Mr. R. J. Rodger, Kingston, spoke for Ontario, but gave no provincial report. He had spoken to one or two jewelers about coming to Montreal, who had replied, "Oh, no, there's nothing in it for me." That, he claimed, was the spirit which the C.N.J.A. should work to eliminate. It was not the spirit in which the troops had enlisted to go overseas—they had not gone expecting to find "something in it" for them. If the same spirit could be inculcated in the jewelry trade as had existed in the army, then there would be no limit to what the C.N.J.A. might accomplish.

AUDITOR'S REPORT.

In presenting my report of audit of the above association, I beg to state that I have checked all vouchers and amounts and they correspond with the amounts carried in your books to the fee account.

I have gone carefully over all the expenditures and have checked all items in regard to the different items of expense.

The bank vouchers are all reconciled with the bank book and with the bank account in the ledger.

Proper accounts have been opened for all necessary expenditures and the books of the association, while simple in detail, are well kept and all items appear to be entered in their regular order.

(Sgd.) E. F. GRIFFITH,
Cost Accountant and Auditor,
32 Front St. West, Toronto.

TREASURER'S REPORT.

Revenue from fees for period Oct. 1st. 1918, to Dec. 31st, 1919		$2,305.00
Exchange		4.42
Fees paid for 1920		6.00
		$2,315.42
Office expense	$131.25	
Salaries	550.00	
Circulars	169.82	
Office supplies	8.69	
Postage	70.79	
Telephone and telegraph	2.51	
Exchange on cheques	11.47	
Printing and advertising	359.87	
Travelling expenses	232.17	
Bank balance	775.34	
Cash balance	3.49	
		$2,315.42

The Necessity of Jewelry

S. T. Vann, speaking before the Kiwanis Club of Albaquerque, N.M., recently, made a striking point of the fact that jewelry was necessary to humanity.

"Our business is generally thought of as a luxury business," said Mr. Vann. "On the surface it is, but a deeper study of what is necessary in the complicated machinery of our modern civilization may change our minds in regard to the jewelry business. Man really needs but little. What we think is really necessary is largely a matter of the state of mind. What some men think is necessary, others do not. It becomes a psychological question. Some men strive for a great deal more than most of us think is necessary in a material way; others are too easily satisfied.

"Both classes are, to some extent, enemies to themselves and to society. Too many of the first class make the race for wealth too swift for a nation's cultural welfare; too many of the latter impoverish the nation's material welfare. Their ideas of life are not in harmony with the best interests of the many.

"It is the little pleasures, the little vanities that make up the sum of life and make life harmonious. It is the little worries that make life miserable and out of tune. These little worries are overcome to a great extent by little pleasures such as the giving and wearing of jewelry. Let us not deprive others of this pleasure even though we derive none ourselves from the same source.

"Even people who love harmony do not always harmonize. In any town one class of people who love music, purchase the privilege of hearing a fine quartette on Sunday night in a chautauqua tent; another class prefer to hear a free band concert on a Sunday night in the park. The chautauqua class call the park class sinners, the park class call the chautauqua class hypocrites. Thus you see we have harmony of the ears, but not of the ideas. Neither class should criticize nor be criticized. Let us try to see things from the other fellow's point of view. We must strive for universal harmony.

"Jewelry is defined as an article of adornment. If this is a proper definition, then it is safe to say that the first piece of jewelry was Eve's fig leaf, and I have no doubt that it was the most beautiful leaf to be found in the garden. I have no doubt that she prized it as highly as ladies to-day prize their modern jewels.

"Many people assume that jewelers cater only to the wealthy classes. This is a mistake. No business is striving to reach out in a democratic way more than the jewelry business. Not a year passes but brings out some refined substitute for the more expensive forms of jewelry, not some ugly imitation, but a real work of art—something within the reach of the average purse; something within the reach of thousands where the expensive form was within the reach of but one."

No Pure Gold Coins

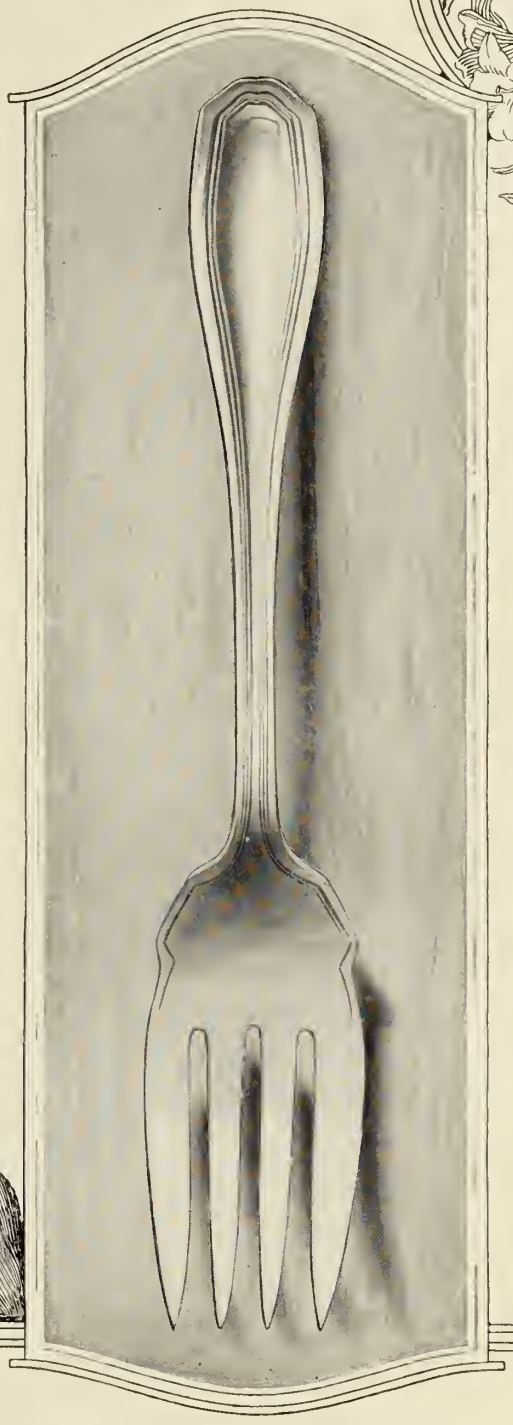
Coins made from pure gold are quite impracticable. The purest coins ever issued were the fifty-dollar pieces which were once in general use in California, the coinage of which was abandoned because of their great loss of weight by abrasion and because their interior could be easiliy bored out and the cavity filled with lead. These coins were octagonal in shape, and were the most valuable coins ever minted and circulated in America.

All gold is not alike when refined. Australian gold is distinctly redder than that found in California, and placer gold is more yellow than that taken from quartz. The latter fact is one of the mysteries of metallurgy, because the gold in placers comes from that which is in quartz.

Canadian Jewelry Imports

	Month of Nov.		Eight Months ending Nov.	
Clocks, clock and watch keys, clock movements and clock cases—	1918.	1919.	1918.	1919.
United Kingdom	$ 168	$ 1,756	$ 1,201	$ 7,454
United States	42,031	86,259	462,236	520,807
Japan	.....	270	1,749	1,189
Other countries	.....	1,859	315	3,825
Totals	$ 42,199	$ 90,144	$ 465,501	$ 533,275
Watches—				
United Kingdom	$ 79	$ 76	$ 9,722	$ 2,512
United States	143	1,609	7,427	10,562
Switzerland	6,942	11,853	27,745	43,936
Other countries	.....	.....	.....	2,002
Totals	$ 7,164	$ 13,538	$ 44,894	$ 59,012
Watch actions and movements and parts thereof, finished or unfinished, including winding bars and sleeves—				
United Kingdom	$ 231	$ 1,241	$ 9,483	$ 5,717
United States	73,676	110,419	613,969	730,175
France	.....	.....	3,303	1,498
Switzerland	75,777	82,372	381,898	528,594
Other countries	.....	.....	447	.....
Totals	$ 149,684	$ 194,032	$1,009,100	$1,265,984
Watch cases and parts thereof, finished or unfinished—				
United Kingdom	$ 75	$ 873	$ 777	$ 1,633
United States	8,013	18,974	77,582	138,062
Switzerland	4,955	6,318	31,134	44,672
Other countries	.....	.....	310	271
Totals	$ 13,043	$ 26,165	$ 109,803	$ 184,638
Glass balls, and cut, pressed or moulded crystal glass tableware, blown glass tableware and other cut glass ware—				
United Kingdom	$ 1,707	$ 2,450	$ 5,677	$ 10,077
United States	36,466	65,250	301,495	393,713
Japan	.....	1,253	948	2,136
Other countries	194	73	897	2,617
Totals	$ 38,367	$ 69,026	$ 309,017	$ 408,543
Silver bullion in bars, blocks, ingots, drops, sheets or plates, unmanufactured—				
United States	$1,604,733	$ 86,854	$2,573,870	$2,941,116
Electro-plated ware and gilt ware, n.o.p.—				
United Kingdom	$ 1,390	$ 8,801	$ 11,635	$ 42,706
United States	2,905	32,883	69,875	171,277
France	359	155	1,738	1,323
Other countries	.....	.....	80	122
Totals	$ 4,654	$ 41,839	$ 83,328	$ 215,428
Sterling or other silverware, n.o.p.—				
United Kingdom	$ 2,493	$ 10,858	$ 12,170	$ 38,906
United States	1,365	11,155	26,026	61,926
Other countries	58	103	132	1,035
Totals	$ 3,916	$ 22,116	$ 38,328	$ 101,867
Manufactures of gold and silver, n.o.p.—				
United Kingdom	$ 82	$ 2,195	$ 1,143	$ 4,878
United States	2,460	20,748	17,971	99,469
Other countries	593	660	1,730	1,276
Totals	$ 3,135	$ 23,603	$ 20,844	$ 105,623
Jewelry, n.o.p.—				
United Kingdom	$ 768	$ 6,511	$ 9,220	$ 29,941
United States	57,964	114,263	484,872	766,457
France	352	11,561	4,700	27,314
Japan	659	1,814	4,668	11,569
Other countries	37	138	517	604
Totals	$ 59,780	$ 134,287	$ 503,977	$ 835,885
Diamonds, unset—				
United Kingdom	$ 151,345	$ 260,663	$ 769,623	$1,850,912
United States	.....	3,476	.....	72,719
Netherlands	.....	138,892	.....	677,372
Other countries	.....	.....	.....	9,989
Totals	$ 151,345	$ 403,031	$ 769,623	$2,610,292
Precious stones and imitations thereof, not mounted or set, and pearls and imitations thereof, pierced, split, strung or not, but not set or mounted—				
United Kingdom	$ 6,634	$ 56,610	$ 26,138	$ 339,187
United States	6,573	23,201	52,848	97,270
France	1 441	15,811	31,561	74,365
Italy	874	.....	4,274	8,745
Japan	150	711	1,599	6,936
Other countries	.....	.....	449	8,600
Totals	$ 15,672	$ 96,333	$ 116,869	$ 535,103

Prepare for a big Silverplate Demand



Sell Fancy Pieces for Easter

Through the growing custom of Easter gift-giving, there is a great opportunity for you to stimulate the sale of fancy pieces of the famous Silverplate of William Rogers and his Son.

Just as 1847 is the standard of value in the heavier, so in the lighter grade, The Silverplate of William Rogers and his Son is

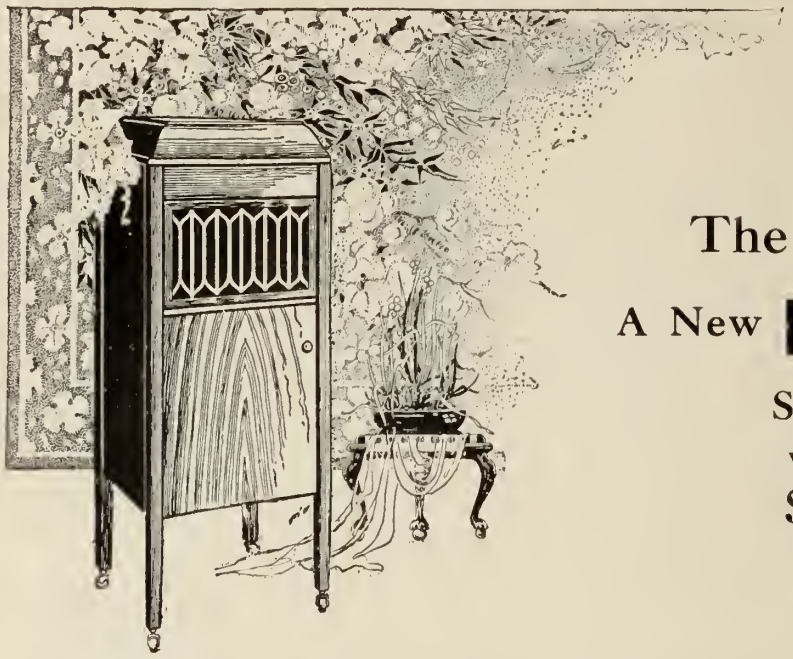
"The Best at the Price"

The Silverplate of William Rogers and his Son

Made and Guaranteed by

WM. ROGERS MFG. CO., LTD.

NIAGARA FALLS, ONTARIO



The "CAPRICE"

A New **Made in Canada**

Sonora Model
which sells at
$150.00

A New Model Representing Remarkable Phonograph Value

At $150.00 the Sonora representative has practically no competition in selling the "Caprice."

The "Caprice" is the latest "Sonora" Model, and, like nearly all "Sonoras," is made entirely in Canada.

The "Caprice" plays every disc record made, has an All-Wooden Tone Passage, Automatic Stop, Double Spring Motor, and Record Accommodation. The tone quality of this fine instrument is of the same full, golden richness that has made all "Sonoras" famous.

The "Caprice" is just one of a complete line of the "Highest Class Talking Machines in the World."

Easy Payments Not Necessary to Sell the Sonora

Comparatively little capital is required by representatives of the "Sonora," as this phonograph appeals to the better class of buyers. Any "Sonora" representative will tell you that he has found it a very easy matter to sell practically all instruments for cash. The selling price range is wide—from $90.00 to $2,500.00.

I. MONTAGNES & COMPANY

Canadian Distributors. **Ryrie Building, Toronto.**

THE INSTRUMENT OF QUALITY
Sonora
CLEAR AS A BELL

Jewelers

Are you interested in handling the Sonora Phonograph? The Selling Agents to the Jewelry Trade throughout Canada are:

GOLDSMITHS' STOCK COMPANY, TORONTO

Phonograph Department

Conducted by C. M. Pasmore.

A $30,000,000 Melon

ESTIMATES place the amount of phonograph business done in Canada last year at $20,000,000. That it was not greater than this was due solely to the fact that machines and records could hardly be turned out to keep pace with the demand. But it is a significant fact in this connection that the phonograph business in Canada has increased at the rate of 50 per cent. per annum for the past three years. There is no reason for supposing that the proportionate increase this year will be any less than that of previous years—in fact, if machines can be made and records stamped at the necessary rate, the increase may easily be in excess of 50 per cent.

But even at that figure the prospects are alluring. There are not so many phonograph dealers in the Dominion that $30,000,000 is a sum to be lightly regarded when divided among them. The TRADER knows of one jeweler whose business last year was in excess of $20,000 in phonographs alone. There is money in the business, and there is getting to be more money in it every year. Time was, not so many years ago, when $100,000 covered the annual expenditure in Canada for phonographs and records. Time will be, not so many years hence, when $100,000,000 will be the turnover.

Meantime there will be this year's $30,000,000 melon to slice. Here's hoping that the jewelry trade of Canada indents for a large, juicy segment.

* * *

This One Takes the Biscuit

SOME genius in the Western States has come out with an invention which, for sheer audacity, "has them all stopped." His device is nothing more or less than an automatic lullaby for babies. It is in the form of an attachment for phonographs, and consists of a series of brakes controlled by diaphragms which are sensitive to sounds of progressive degrees of intensity. They can be adjusted to suit your baby.

With a nice soothing record on the machine, and the regular brake released, this attachment is adjusted according to how loudly you want baby to cry before the lullaby begins. Then you tiptoe from the room. Baby wakens and begins to whimper. The phonograph perks up its ear, so to speak—that is, the more sensitive of the diapraghms release the initial tension. If the cries develop into wholesouled yells, off comes the remainder of the tension, the brake is released, and the phonograph goes into action. As Baby's cries die away, the tension gradually comes on again, and at last the phonograph stops playing.

But there is one point about it that we do not understand. What happens if the phonograph fails to appreciate the difference between the noise Baby makes and the sound it creates itself? In other words, if the phonograph plays as loudly as the cries which started it, would it not continue playing indefinitely? And if it were toned down so softly as not to affect its own diaphragms, would Baby ever deign to pay attention to it?

What's the betting the inventor was a bachelor?

* * *

Preachers a la Mode

CONSIDERABLE discussion has arisen of late anent the phonograph's place in the pulpit—not that it has a recognized place there yet, but that the scarcity of ministers has led to consideration of the place it may some day hold.

In our opinion its day will come all the more quickly, and with less opposition, if there is less discussion of the phonograph as a *substitute* for preachers, and more consideration of it as an auxiliary or aid for ministers of congregations. After all, preaching is but one phase of a minister's work. It is a part, however, which the phonograph could look after for him; and by the engagement of the best preachers in the land to give the "canned" sermons the result would be a distinct advantage, although it is perhaps too progressive a step to gain widespread support.

Aside from any gain in the quality of the sermons preached, however, there would be the fact that the minister, relieved from the necessity of preparing a new set of sermons each week (which is perhaps a more arduous task than most people suppose), would have more time and energy to devote to his congregational work—a point well worth consideration.

In any event the phonograph is likely to achieve this position more quickly if it is considered not as a substitute for ministers, but as a potential assistant.

* * *

What Sells Machines?

IT is a significant fact that the name of a nationally advertised article is the most potent force in selling that article. *Most potent?* Perhaps you are inclined to challenge the statement. Then listen to this.

Recently a thoroughgoing survey was made of the phonograph business in the United States, in which answers were obtained from a number of representative dealers on the questions asked. One of these questions was as follows: "Approximately what per cent. do the following influence the sale of phonographs—well known brand; quality of tone; exterior design and finish; mechanical improvements." The first mentioned influence stood an easy first in the replies given, with slightly over 41 per cent. of the total.

In view of this it should not be difficult for the wide-awake dealer to decide whether to link up his own advertising with the national publicity of the makers of the machines he handles, or to advertise "just phonographs."

Play heavily on the name—it's your ace of trumps.

Gerhard Heintzman

PHONOGRAPHS

QUALITY——
Your Best Investment

You will find nothing pays such big permanent returns as Quality.

QUALITY has been our watchword and motto in building the GERHARD HEINTZMAN, Canada's Greatest Piano for over half a century.

It has paid:

and the application of the same policy to the building of the

Gerhard Heintzman Phonographs

is productive of the same results.

Beauty and Tone—the prime essentials you will find in every instrument, backed by Mechanical Perfection and Supreme Quality throughout.

Gerhard Heintzman
Limited

Head Office and Factory: Sherbourne St.

TORONTO

The Romance of a Needle

EVERYONE now takes the fibre needle more or less for granted for certain forms of reproduction of lateral cut records, such as in a small room, for violin music, or in other circumstances when a particularly soft tone is desired. But naturally before they had been invented they were not at all obvious. Nor would the average user of this needle ever imagine the amount of experiment that went into its perfection, or the amount of work even now entailed in its production.

While steel, diamond and sapphire points are by long odds leaders in point of numbers used, a certain interesting importance attaches to the fibre needle from the fact that, in the days when the phonograph was a squeaky thing at best, the fibre needle first showed producers and users what excellent results could be accomplished by a little thought and experiment. Previous to this the harsh tone of the phonograph had been accepted more or less as an established fact: after the fibre needle, however, makers were convinced that it need not be harsh, and set to seeking other ways of improving the tone and perfecting the reproducing mechanism without resorting to wooden needles.

The inception of the fibre needle may therefore be accepted as more or less of a red letter day in the history of the phonograph. As told by a writer in the *Scientific American*, it all came about as the result of the purchase of a "talking machine" by F. D. Hall, of Chicago. Mr. Hall was interested in the machine, but its tinny, strident tones grated unpleasantly on an ear sensitive to music. He decided that there must be some way to overcome this drawback.

He did not apply himself to the machine itself—motor or horn—and ultimately, in a process of reasoning, eliminated the sound box, although in this part some of the greatest improvements have since been made. He also passed up the needle arm. All these things, he decided, were capable of improvement, but this would come from the manufacturers (and it did) after the expenditure of considerable time, money, and patience in experiment.

This brought him down to the needle. He decided that the needle was a small but simple affair, and would probably give greatest results from the amount of attention he was able to devote to the problem. As later experience proved, however, the needle was a harder nut to crack than he at first imagined. To let the *Scientific American* carry on with the story:

"First thoughts, as might be imagined, revolved entirely around wood. One variety after another, shaped this way and that, was experimented with, and each in turn developed shortcomings that resulted in its rejection. Finally the inventor turned to bamboo and with this material he scored his first success.

"Bamboo is not properly speaking a wood. It is a grass, native to the Orient, and best cultivated in China, Japan and India. Its tough, cellular composition and its glassy exterior surface eventually led to its adoption as the best material for the newly conceived stylus. And the problem of the rightful shape for the needle was at once solved by the bamboo's nature.

"Only by keeping the enameled cortical surface outside at the point of the needle could the requisite degree of hardness be secured. Plainly splitting was the easiest and most effective method of thus dividing the substance, with its long even fibre. What, then, could be more logical, more economical, than triangular splits, each a section of the naturally cylindrical, section-sawed bamboo? And so, when experiments had demonstrated the correctness of bamboo as a material, the wisdom of the prism shape and the general soundness of the fibre needle as a whole, patents were obtained and manufacture begun.

"As is so often the case with small things, the fibre needle of to-day is deceptively simple in appearance. There are many details, surprisingly involved in some cases, that come to light on a trip through the factory. To begin with, the selection of the material is a matter of no small importance. The poles must be 20 feet in length and from 2½ to 3½ inches in diameter—about four times the size of tht ordinary fishing pole. They must be of relatively flawless exterior. Even the packing is closely supervised, to guard against mishaps to the delicate surfaces in transit across an ocean and half a continent.

"The first step in the manufacturing process is the sawing of the poles into sections about an inch long, which in turn are split in two. These are placed in specially devised machines and further split into crude blanks for single needles at the rate of from 125 to 180 per minute. Each blank is forced up by the splttiing of the succeeding one, and conveyed through a gravity chute to a bin below. In this process the inner or pithy part of the bamboo is eliminated, only the outer shell going into the manufacture of the needles.

"Bamboo is by nature a peculiarly 'live' type of vegetable growth. Its myriad canaliculate cells are filled with sap, or honey, as the natives call it. This must be forced out and replaced with essential oils and waxes, in order to render the bamboo impervious to the harmful action of moisture. Drip-kettles are laden with needles and slowly lowered on block and tackle into vats of a scientifically prepared oily mixture heated to some 340 degrees Fahrenheit; and this bath is continued intermittently for about 40 minutes. The blanks are then transferred into tumbling barrels for the purpose of cooling, absorbing excess oil, and with the further object of polishing. The barrels contain hardwood sawdust, which has been carefully screened and sifted in a rather coarse texture. Were the finely pulverized wood flour not thus eliminated from this polishing medium, it would adhere to the tiny splits whenever the cooling process was accelerated a trifle beyond normal.

"And still the needles are not really needles—they lack, as yet, their points. Each of the little bamboo shafts must be pointed by hand. The prism-shaped pieces are inserted into a triangular bushing on a cutting machine of original design, placed so as to insure a perfect point running out to the cortex side of the bamboo. Each of these machines has a capacity of some 30,000 needles per day. After this final operation, the needles are inspected, counted (by weight) and packed into the envelope containers in which they are sold."

An observant talking machine salesman, who is psychologically inclined, recently remarked that the taste for certain talking machine records frequently changes as styles in clothes do. In winter people buy mostly grand opera selections, while in summer they ask for dance records and other popular music. This salesman believes that he can usually tell in advance the kind of records his customers are going to ask for. "The tall man with slender fingers and a bow tie," he declared, "is nearly certain to ask for a violin or piano solo by some great artist, while the young girl in a tight skirt is after popular dance music. Elderly people generally ask for old songs like 'Swanee River' and 'Home, Sweet Home.'"

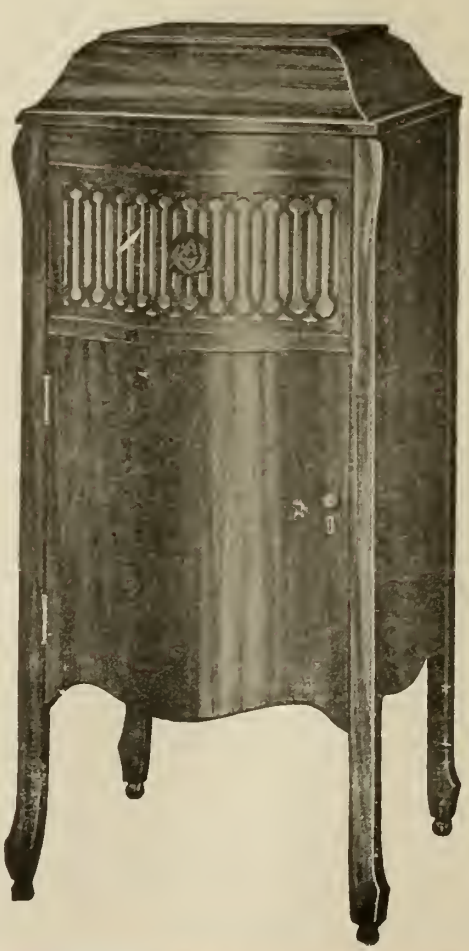
THE FAMOUS CECILIAN CONCERTPHONE

OUR NATIONAL ADVERTISING PLANS FOR 1920

will thoroughly cover the entire Dominion with a high-class Advertising Campaign to promote the sale of the CECILIAN CONCERTPHONE through its established dealers.

Remember, this year the public will demand the Reputable Advertised Phonograph—Link up with the CECILIAN Line now.

Owing to the phenomenal demands, we have just completed arrangements whereby an additional 50,000 square feet of floor space will be devoted to the manufacture of the CECILIAN INSTRUMENTS.—This will mean an increase of 300% in production.



Watch Our Service for 1920

Jewelers in open Territory are invited to write now re the CECILIAN AGENCY

The Cecilian Company *Limited*

HEAD OFFICE

247 Yonge St., TORONTO

Distributors for Canada

Retail Prices $90 to $375

TRADE MARK

What the School Should do for the Child

"I am not ready to admit that there is such a thing as an unmusical child, if the term is used to denote a child in whom there is no susceptibility to a musical appeal." This pointed assertion was made by W. O. Meissner, Music Director of the State Normal School, Milwaukee, in the course of an address before the convention of the National School Music Supervisors. A child brought up in an English-speaking family is un-French and un-Italian because he cannot read those languages, continued Mr. Meissner. Likewise if the language of music is not spoken in the home and the school, the child is quite likely to be unmusical. It is all a question of opportunity and environment whether or not one is able to understand and enjoy the beatiful and universal language of music. "The plea I want to make," said the speaker, "is that we offer to every child the opportunity to know music—to democratize music by teaching it at public expense in all its branches, instrumental as well as vocal, in classes like all other subjects. Let us give music, the best we have, to all of the people, all the time. A community which has become truly musical will have become a better place to live in and will find life more worth while.

"It is undeniable that music should be placed on the same basis as other subjects, both in the public schools and higher institutions of learning. The parents of a child having a marked talent and inclination for music should not be forced to pay for private lessons in his chosen art, while students of mechanical engineering, or agriculture, or domestic science, or sewing are taught in the public schools free of charge.

"The still subordinate place accorded music in public schools is largely due to a narrowness of vision on the part of musical educators themselves. They have been content to offer elementary group instruction, and have overlooked the individual child. I would prefer to divide children into four classes, musically: First, the genius, the future artist, with demonstrated musical talent; second, the child with a strong liking for music, the future amateur; third, the child with a passive interest, the future layman; fourth, the child who displays no musical interest whatsoever.

"The first class should have the advantage of a specialized training at public expense in whatever branch they are best fitted for. The same privileges should be provided for children of the second class, only the time they devote to music should be restricted somewhat and more time given to other subjects. Probably 50 per cent. of the girls and a great many boys in the high schools could learn to play acceptably upon some instrument if given the opportunity.

"For the third class I would offer such opportunities as are found everywhere to-day — elementary knowledge required to sing simple music at sight, and music appreciation, including an acquaintance with the world's musical masterpieces, its great composers and its musical history.

"As for the unmusical child, practically all of them would become musical when surrounded with music. If any of them were found still untouched by the appeal of music after they had been taught several years, they should be allowed to drop the subject and devote all their time to other studies more to their liking."

A salesman may have every confidence in his own ability, may believe, and, in fact, may have proven, that he can sell anything with a motor, a sound box, and a case, but if he is selling an instrument concerning the superiority or at least the fair value of which he is not convinced he will not be half as successful as will his possibly less experienced competitor, who, nevertheless, is enabled to sell the same kind of an instrument because he absolutely believes that he is giving his customer a talking machine that is absolute value for every dollar which the customer pays.

The windows of this shop were not intended for the display of phonographs, but Mr. Rodger, when he added a department of music, made the best of the situation by the sign he erected along the top of his store front. You will notice, too, that he did not let it go at announcing "phonographs" or "pianos," but made an emphatic feature of the makes he handled.

Music Makes Milk

When a cow shows her appreciation of the phonographic music of Beethoven, Mozart and other masters by giving more precious milk to her owners she surely is showing her gratitude in a very concrete way. And the talking machine has won a place in the dairy barn where it will do a service as great as any other whether it be in parlor, bedroom or bath. At the Electrical Show held at Grand Central Palace in New York, H. M. Harvey, a veteran dairyman of Poughkeepsie, was in charge of the electrical dairy exhibit and carried on some interesting tests with thoroughbred Holstein and Guernsey cows.

Some cows of each breed were milked dry and then induced to give more milk under the influence of the music. Others with music from an electrically operated phonograph playing continuously during the milking period gave from 10 to 12 per cent. more than their average volume. Mr. Harvey selected classical music of a slow, measured cadence, which, he says, he has found to be most effective and asserts that music is a regular feature of the large successful dairies.

One of the Holstein cows at the Electrical Show, under the influence of the best compositions of Mozart, Beethoven and Richard Strauss, gave forty-five quarters of milk in a 24-hour period. She was milked every six hours during the test.—"Talking Machine World."

Music for Children

Mrs. Agnes Moore Fryborger, special supervisor in the schools of Minneapolis, in charge of music appreciation, has arranged her programmes in the schools with the Minneapolis Symphony Orchestra so that each pupil is given adequate preparation in understanding a musical composition before the Children's Concerts are attended. This is only possible by means of the full equipment of talking machines and records in the Minneapolis schools.

Why They Fail

Talking machine dealers are given a few hints on how to run their stores by "Si" Poppler, of Grand Forks, N. D., who says that few dealers are really successful for the following reasons:

"Firstly, they are unfamiliar with the details of the business and in consequence are often forced to handle inferior instruments purchased at long prices.

"Secondly, they are in many cases improperly financed to handle all classes of purchasers.

"Thirdly, they do not realize the obligation they owe the public through the very nature of their business, for it is the business of every real music dealer to help along all those activities of a musical nature for which there is such a demand in every community."

If music is to prove a force for good, then it must be directed in the proper channels to accomplish the most good. The public must not be allowed to forget what music is accomplishing. It must be recognized not simply as something pleasant to listen to, but something with a definite purpose. Members of the trade in their respective localities can do much to inculcate in the public mind this point of view. There are many ways to do this, but first the retail music dealer must identify himself prominently and indelibly with local music organizations and local musical activities. He must not appear in the role of a purveyor or merchandise, but rather as an advocate of one of the things that makes life worth living. He must hook up with the great artists and great musical organizations. He must aid in the advertising of music in the newspapers, and lend financial as well as moral support to the cause in other directions.

100% PROFIT

is now being made by a considerable number of

JEWELERS

handling my lines of

Phonograph Accessories and Supplies

Write to-day for a copy of my latest catalogue and get your name on my mailing list.

H. A. BEMISTER

10 VICTORIA STREET, MONTREAL, QUE.

Don't Neglect the Record Business

IT is significant that if you find a dealer who is, comparatively speaking, neglecting the record end of the phonograph department, in most cases he will turn out to be a new hand in the phonograph game. The older hands have learned better. They push records, not only for the sake of what is to be made on the records sold now, but for the sake of the record trade of the future—which is going to be one of the big, thriving businesses of the country when every family owns a machine, as will ultimately be the case.

He also pushes records because they sell phonographs to just as great an extent as phonographs sell records. Why do people want phonographs? In nine cases out of ten because they have heard them play some record that they liked.

Selling records, as most dealers have found out for themselves, is something more than a mere matter of putting them in stock.

One Canadian jeweler, who is making a thorough success of his phonograph department, has been good enough to outline for the TRADER his method of handling records. It may be interesting to compare this with your own as to points of similarity and difference. While not in the dealer's own words, his plan of operation is as follows:

When he first added a phonograph department a few years ago he took on records, as many do, more for the sake of justifying him in handling machines than for the sake of selling records in any numbers. He soon found out, however, that it was in his interest to do more than "keep" records. So he set in to push them.

At first, having nothing to go on in respect of the class of records his customers would be likely to want, he was forced to rely on his own taste, combined with a certain amount of business acumen.

He ordered records in fairly large assortment. Some sold, some did not. He classified those which sold under such headings as "orchestral" and "vocal." Subheadings for the first would be "dance," "rag," "popular," "sentimental," "standard," "classical," etc. Somewhat similar subheadings were used for "vocal," and for a third main classification, "instrumental," which would include instrumental solos, duets, quartettes, etc., in all the different instruments and classes of music. The method of classification, of course, is a detail; the point being that he had such classification and kept track under it of every record sold.

Not only that, but he kept lists of his regular customers, and of every record they bought, each in its classification.

In a very short space of time he found that he was no longer doing business on the guess-work principle, but was able to order his records in the reasonable assurance that the stock would last him until he could order new stock, *and no longer.*

With such accurate information at his disposal, his present method of carrying on is simplicity itself. He has a standing order with the record makers to send him one of each of their monthly lists of new selections, immediately they are published. He plays these over and classifies them. Then he decides on how many of each to order—and here is the only point where his own personal judgment enters into what otherwise is an automatic and errorless system. Having classified each, he must decide, by his own taste, whether it is likely to be comparatively popular or comparatively unpopular, each in its own classification. To some extent he is aided in this by comparing each one with some previous record of somewhat similar virtues. Then, from the recorded sales of the previous record, he judges what the sales of the new record are likely to be.

Whether or not his own taste is an unusually clear reflection of the average taste of the record-buying public, the fact at least remains that this particular dealer, by this system, succeeds in striking with almost uncanny accuracy the probable requirements of his customers. He judges at once from his statistics and from his own ability to gauge popularity, how many of each record are likely to be required. He places the order at once, and, since he is in high standing with the manufacturers, he gets delivery at once.

His work is not complete in this, however. The statistics he has compiled concerning his regular customers are of more value than to be used merely in ordering records. They are of inestimable value also in selling them.

So soon as the new stock is ordered and before it has arrived, he goes over his lists, determines what new records are most likely to interest each of his regular customers (judging from their past purchases), sends a personal post card to each inviting them to drop in and hear such-and-such a record or records (naming not more than two.)

These cards are held (in these days of uncertain deliveries) until the stock arrives, and are then sent out on the first mail. This method is particularly successful in attracting the "regulars" to his shop, as there is something almost flattering about the personal post card which draws your attention to a record that falls in line with your personal taste. Hence, they come to the shop to hear it. And having come they hear the other new ones. The usual result is the purchase of several records by each customer, all within a few days after the arrival of the new stock.

And within this period of a few days, the dealer is able to judge definitely of the popularity or otherwise of each of the new records, to decide whether additional stock will be needed of any of them, and to place a second order without delay.

Of course this system is of use only where there is a fairly large proportion of regular customers, but as this is the situation in probably the vast majority of Canadian communities, it is available for adoption, with or without alteration, by most Canadian jewelers who have or intend to establish a phonograph department. Even where a regular clientele does not already exist so far as the purchase of jewelry is concerned, it will quickly be established in the case of phonograph records, since these make for repeat sales to a much greater extent than does jewelry.

Another use of the list system adopted by this dealer is that of keeping track of records which are asked for and which he does not happen to have in stock. If the record is one which is on order, or which is likely to have a sale, note is made of the would-be purchaser and his address. The record is ordered (if not already on order), and when received a personal post card is sent the customer. In many cases the purchase will already have been made elsewhere, but the little touch of thoughtfulness shown in this respect has won the goodwill of many a customer, has turned "casuals" into "regulars," and has acted generally as a good advertisement for the firm.

FOR INSTANT SERVICE

Send Your Orders to

The "House of Goldsmiths"

We are the

Distributing Agents

To the Jewelery Trade of Canada

PRICE LIST—NET CASH

2	Machines	$11.00	each	Retail Price $15.00
6	"	10.50	"	
25	"	10.00	"	
50	"	9.45	"	Western Canada $15.50
100	"	9.00	"	

Carrying Case—$6.25 each Extra
(Any Quantity)

THE GOLDSMITH'S STOCK CO. OF CANADA, LIMITED

Cor. Yonge and Wellington Sts., - TORONTO

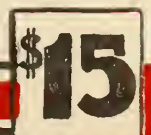
100,000 PHONOGRAPHS at $15.00

Will Be Sold at Retail This Year

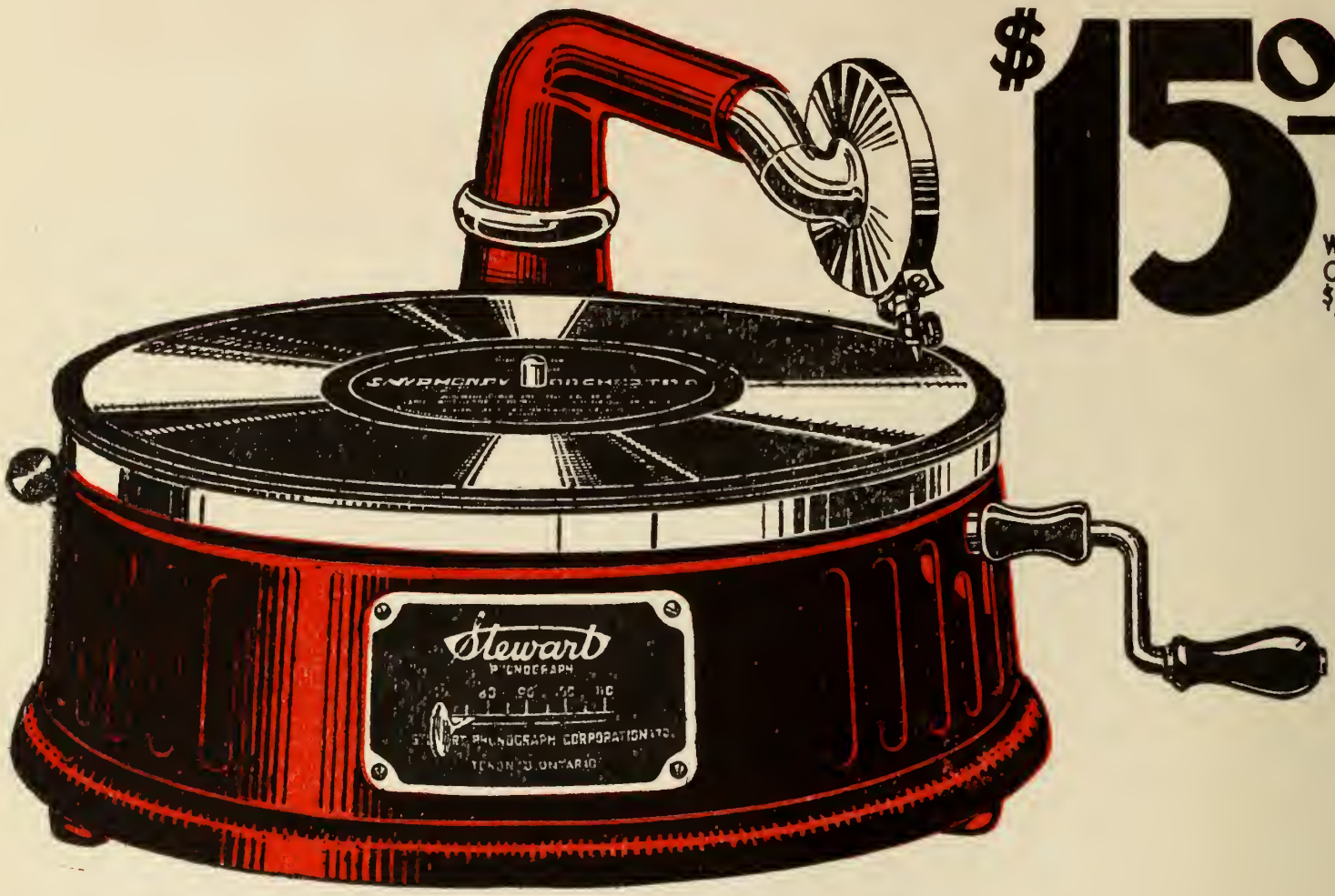
The most sensational event in the history of merchandising on this continent was the sale in the United States of 50,000 Stewart Phonographs from one advertisement. So far this year, Canada has outstripped the United States in sales per capita. At the present rate of sale 100,000 Stewart Phonographs will be sold at $15.00 retail ($15 50 in the West) in Canada this year. Merchants and jobbers will pocket over a half-million dollars in profits. Many merchants will have profits running into more than $1000 from Stewart Phonographs alone.

Over $500,000 profits will be divided by Merchants in these lines:

Departmental Stores
General Stores
Music Stores
Jewellers
Drug
Book Stores
Novelty Stores
Furniture
Hardware
Electrical Goods



Stewart PHONOGRAPH



$15.00

Western Canada $15.30.

Plays all records — Wonderful volume and tone quality —Silent, smooth-running motor—Universal tone arm— Speed regulator — Beautiful mahogany enamel with nickel finish trimmings. A handsome, sturdy phonograph—strong enough for everyday use—fine enough for any gathering. Its only competitors sell for many times its price.

The Greatest Phonograph Advertising Campaign Ever Launched in Canada

To Bring Customers to Merchants' Stores

The Wonderful Stewart Phonograph is not going to blush unadvertised. In a few days millions of people from coast to coast will be reading the first advertisement of a nation-wide campaign —city people, town people, village people, farmers, everybody. The greatest selling effort ever put behind a phonograph in Canada will help merchants sell the Stewart Phonograph. We must have rapid sales to maintain the low price.

Every Important Newspaper in the Country

The list of newspapers carrying Stewart Phonograph advertising is as long as your arm. It includes every important newspaper in Canada. These papers reach every city, town and village in the country and hundreds of thousands of farms. You read one of them yourself. Nearly every man and woman in Canada reads one of them. We are advertising in French and English. We are advertising to rich and poor. We are advertising in morning papers and evening papers. Our newspapers alone reach over 4¼ million readers.

Farm Papers And Magazines

We want to be sure that we do not miss a single Canadian with our advertising.

So we are using the big farm papers and magazines. Full page advertisements. It costs a lot of money, but it will sell a tremendous number of Stewart Phonographs.

Every advertisement will Reach 4,294,469 people. Hundreds of them live near your store — scores of them are your customers. Have the Stewart Phonograph ready when they ask for it.

An Advertisement Every Few Days—Over 31 Million in All

This year will see over 31 million Stewart Phonograph ads. appear in Canada. They'll be in the papers **every few days from now to the end of the year**—March, April, May, June, July, August, September, October, November, December—ten months of intensive selling, with a big drive at Christmas time.

Each AD. About Half Page

You know what half-pages in the newspapers do when it comes to selling goods. Then just picture these big, dominating Stewart Phonograph advertisements appearing every few days. Beautiful illustrations. Clear, convincing language. An urgent message to the customer to buy a Stewart Phonograph now—and to buy it in your kind of store.

ORDER— See the next page—use the other side of this form—order from your jobber or from us.

Stewart Phonograph Corporation
Limited
1110 Temple Building
Toronto, Ontario

50% to you

The Stewart Phonograph proposition is one of big profits and big sales. Some dealers are now selling three or four machines a day. Only 100,000 machines from our output have been allotted to Canada—the rest are for export. It won't take very many dealers to sell that number of machines. Obviously the wise thing to do is to get some machines in stock now.

PRICES

Ask for Discount on Quantities

Order Through Your Jobber

Jobbers in all lines will have Stewart Phonographs in stock. Send your order to your regular jobber. If he hasn't got them, he will get them for you. Get this order in soon so that you will have Stewart Phonographs when people are asking for them.

Or Send This Order to Us —

Stewart Phonograph Corporation Ltd.
1110 Temple Building, Toronto, Ontario

I want.....**Stewart Phonographs**

Name.....

Address.....

Jobber's Name.....

City.....

First Come First Served

Jobbers will be supplied in the order in which they make application to us. Several jobbers have contracts with us now which will make quite a hole in our output. The best thing the retail merchant can do to insure a supply of Stewart Phonographs for his store is to write his jobber at once or to send us this order which will be filled through the jobber.

Jobbers Write us to-day for the Stewart Phonograph proposition.

This announcement is going to retailers through this and other papers. A giant broadside is being mailed to every retailer in Canada who can handle Stewart Phonographs. Newspaper advertising is in the hands of the papers. The orders will be on their way to jobbers in a few days. Some of the jobbers are ready. How about you? We have an attractive proposition. GET IN TOUCH WITH US NOW.

P. W. ELLIS & CO., Limited

HEADQUARTERS FOR THE

Stewart PHONOGRAPH

MAIL, PHONE, OR WIRE YOUR ORDERS

WE WILL SHIP BY RETURN

Net Prices to Dealers:

2, 3, 4 or 5 Phonographs $11.00 each
6 to 24 Phonographs - 10.50 "

P. W. ELLIS & CO., Limited

Toronto, Canada

P. W. ELLIS & CO., LIMITED

Ellis Quality Silverware

Sovereign Plate—

SOVEREIGN PLATE E P N S

Success crowns the efforts of our salesmen when they show our 1920 line of Sovereign Plate E.P.N.S. Every Jeweler realizes the intrinsic worth behind every article stamped with our trade-mark—knowing full well that the workmanship and materials are of the highest standard and will give absolute satisfaction.

See our travellers' samples, and be convinced that not only is the quality supreme, but also that the patterns are exclusive and up-to-the-minute.

Sterling Silver—

TRADE MARK E STERLING

There is a continuous demand for gifts with the "Sterling" mark.

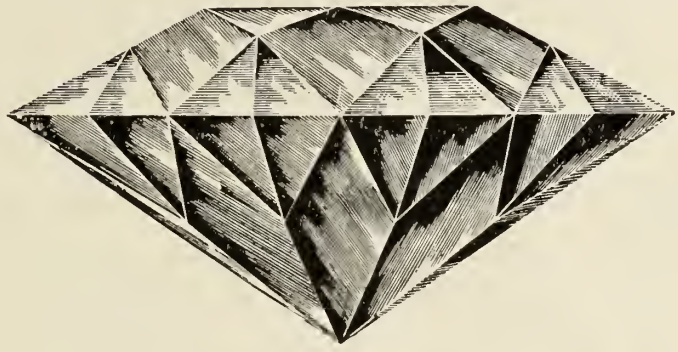
Our new and appropriate designs in practical pieces of Sterling Hollow Ware, Flatware and Toiletware are bound to meet with your customers' approval, and will enable you to reap big profits in these goods.

The public have found in recent years that economy and quality go hand in hand—hence the increasing demand for Sterling Silver.

P. W. ELLIS & CO., LIMITED

Toronto, Canada

Precious Stones



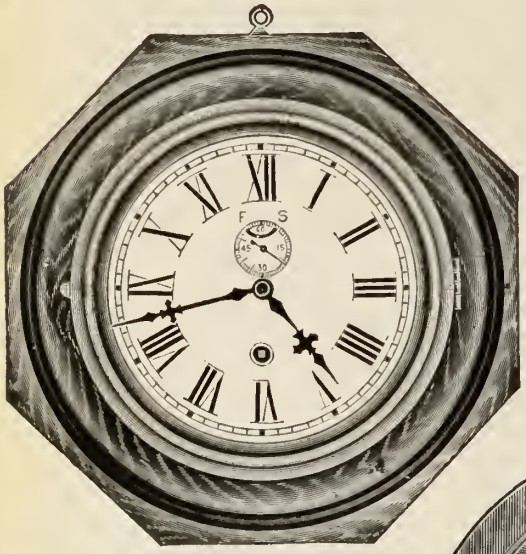
DIAMONDS and Precious Stones increased in value by leaps and bounds during the past year, but in spite of this, they are still going up in price. At the same time, really good stones are only coming into the market in very small quantities.

Fortunately, we are well stocked in this line, and can meet your every requirement at extremely low prices, considering values to-day.

P. W. ELLIS & CO., Limited

Toronto - Canada

Waterbury Clocks



OAK LEVER

Immediate delivery. Suitable for boats, engine-room or any place where there is too much vibration for a pendulum clock. Price on application.

1 Day, 4 inch, Time.
1 Day, 6 inch, Time.
1 Day, 6 inch, Strike.
8 Day, 6 inch, Time.
8 Day, 8 inch, Time.
8 Day, 8 inch, Half-hour Strike.
8 Day, 12 inch, Time.
8 Day, 12 inch, Half-hour Strike.

REGARDING DELIVERY

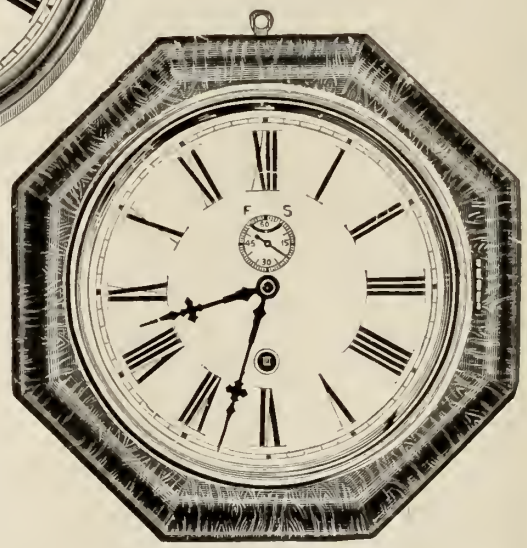
Clocks were very hard to procure in sufficient quantities during the past year, and so far this season the indications are that the same conditions will exist for some time to come. Our whole reserve stock disappeared some time ago, and as a result we are compelled to rely exclusively on shipments from the factory to meet our current needs of several styles of clocks. As we fill all orders in rotation as they are received, you will see it is to your advantage to order well ahead of requirements and thus be assured of delivery.

ENGINE LEVER

Nickel

Immediate delivery. Suitable for boats, engine-room or any place where there is too much vibration for a pendulum clock. Price on application.

8 Day, Time.
6 inch Dial.
Measures across the back 7½ inches.



OCTAGON LEVER

Veneered

Immediate delivery. Suitable for boats, engine-room or any place where there is too much vibration for a pendulum clock. Price on application.

8 Day, 6 inch, Time.
8 Day, 8 inch, Time.
8 Day, 8 inch, Half-hour Strike.
8 Day, 12 inch, Time.
8 Day, 12 inch, Half-hour Strike.

REGARDING PRICES

A new Waterbury Clock Price List No. 172 is being printed at the present time, and a copy will be mailed to every jeweler in Canada. Orders can only be accepted at prices as ruling at date of shipment, according to the ups and downs of exchange.

P. W. ELLIS & CO., Limited

TORONTO - CANADA

Swiss Watch and Jewelry Fair

By F. Dossenbach.

WHILE the Swiss industries in general have been making successful efforts during the latter years of the war to uphold and extend their business relations by means of big yearly Sample Fairs at Basle—the fourth Fair being scheduled for April 15-29 next,—a special Exhibition and Fair of Swiss Watchmaking, Jewel and kindred industries will take place at Geneva from July 11-25, 1920. In giving his explanations for the necessity of such an exposition, Mr. Paul Rudhardt, Director of Industry of Geneva and Director general of the 1920 Fair, states that he considers that the entirely different conditions produced by the war for these industries require a closer and more effective co-operation between the workers and the producers. He anticipates that considerable efforts will be made by foreign competition to take from the unquestioned supremacy which these Swiss products have hitherto enjoyed in the world market, or at least to diminish its importance.

Assurances are given that nothing will be omitted in order to give this Fair, the first of its kind in Switzerland, a strictly business character, and it being one of the country's most beautiful industries, the artistic side of it will, of course, be duly considered. The "Palais Electoral" has been chosen to house the exposition, and the participants will thus be able to command as much space as they may require, while the smallness of the entrance fees will enable firms of moderate importance to participate.

Exhibitors and buyers will be accommodated in every way. A secretarial force; correspondence and meeting rooms, a post and telegraph office, as well as many other service accessories, will enable them to transact business very conveniently on the spot.

* * *

Swiss watchmaking traces back its origin to 1587; it was introduced into Geneva by Charles Cusin of Burgundy. A hundred years after there were registered in Geneva over 100 watchmakers who employed more than 300 workmen and manufactured nearly 5,000 watches a year. An apprenticeship of five years was required; journeymen had to serve three further years and were then permitted to exhibit their skill by means of a masterpiece of their own.

The actual founder of the watch industry in the Swiss Jura districts, however, is Daniel Jean-Richard, a young locksmith from Locle, canton of Neuchatel. In the year 1679 a horse dealer, by the name of Peter, had brought home a watch from London. The timepiece had become out of order during his travels, and as he had noticed the delicate and artistic little objects which Daniel Jean-Richard made in his spare hours, Peter deemed the young fellow capable of repairing his watch.

And true enough, Daniel Jean-Richard did not only succeed in his unique task, but he became so enthusiastic over the marvelous mechanism of the watch, that he declared he would try to make a watch for himself. First he had to invent and make the necessary tools, and gradually he also made the case and the numerous parts necessary for the watch. It was a tedious task, but his genius for mechanism spurred him on; within a year he had his tools, and only six months later his watch.

All his neighbors and people from other villages who had heard of that wonderful "thing" that would tell you the time of the day flocked enviously around to see it. Orders came in rapidly, and realizing the immense possibilities of his newly acquired trade, Daniel Jean-Richard began to train his brothers, as well as outsiders to become assistants in his workshop. He is called the actual founder of the watch industry in the Jura district of Switzerland, which, without his initiative, would probably have remained pre-eminently an agricultural country, and a statue erected in his memory before the old watchmaking school at Locle contains the inscription: To Daniel Jean-Richard, founder of the Watch Industry of Neuchatel.

It is estimated that about 180,000 people in Switzerland live from watchmaking. For the purpose of training watchmakers and mechanics, schools were established in Geneva (in 1824), in La Chaux-de-Fonde (in 1865), in St. Imier (in 1866), in Locle (in 1868), in Bienne (in 1873), in Porrentruy (in 1884), in Fleurier and Soleure. There are in connection with several of these schools departments of artistic instruction, where artistic engraving and chasing is taught. The observatories of Geneva and Neuchatel have special departments to control chronometers, and certificates are issued on the results observed. Also some of the professional schools maintain laboratories for the control of timepieces, particularly of lever watches, and are bound to issue certificates of a uniform character.

* * *

Statistics for 1913, which was a particularly good year for the Swiss Watch Trade Show that watches and parts

General view of Geneva, Switzerland, where the great watch and jewelry fair will be held.

of watches were exported during that period amounting to a total of Fr. 112,834,000 ($22,566,800).

When the war broke out the watch trade was immediately brought to a complete standstill and the general outlook was very gloomy, a complete collapse being predicted within a few months. Some Fr. 60,000,000 ($12,000,000) were outstanding and orders had suddenly ceased to come in. Millions of francs were spent by the towns to assist the workmen who were not called to the army; instead of working comfortably at their benches, they had to help building roads and cut wood in the forests, which proved a rather expensive way of helping men who were quite unaccustomed to this sort of work.

The last months of 1914 were very bad indeed, but the demand for watches was slowly returning, the soldiers requiring accurate timekeeping, and the wristlet watch proved most practical for these men. Orders for expensive time keepers came in too, and Government orders were also given for all sorts of articles requiring great precision, altimetres, recorders of various description, and compasses. At the end of 1915 there was every probability that the Swiss watch industry could successfully survive the war.

Then came the restrictions on the sale of luxuries, additional duties and other obstacles. Early in December, 1916, the import of gold watches was prohibited in England. However, after some negotiations, licenses were granted for all the gold watches in work and with cases already hall-marked in England.

On the whole Switzerland reports, however, fairly good business transactions with England throughout the war.

Exports to that country in 1914 amounted to Fr. 21,142,000; in 1915 they were Fr. 33,257,000; in 1916 they were Fr. 28,890,000; in 1917 they were Fr. 25,525,000.

While the exports to France dropped tremendously in 1914 and 1915 they gained again in 1916 and 1917, the latter year recording a total of Fr. 14,024,000.

Very encouraging for Switzerland are the transactions effected in the United States:

In 1914 the exports amounted to Fr. 10,280,000; in 1915 they were Fr. 10,531,000; in 1916 they were Fr. 19,502,000; in 1917 they were Fr. 32,965,000.

The statistics for all the countries, according to the Swiss Export Review, are as follows:

1914	12,245,641	pieces exported, value	Fr. 120,813,000
1915	16,057,011	pieces exported, value	Fr. 136.608,000
1916	21,095,568	pieces exported, value	Fr. 207,577,000
1917	18,643,208	pieces exported, value	Fr. 210,947,000

OUTLOOK.

The proposed Watch and Jewelry Fair at Geneva will afford buyers from all parts of the world a clear insight into the present highly developed state of this Swiss industry and it is expected that it will not only be a means of strengthening Swiss prestige, but also conducive to a vast extension of trade.

Geneva, now doubly famous, as the future seat of the League of Nations, occupies a particularly prominent place in the history of the Swiss watch and jewel trade. The first stem-winding watches had their origin in that city, as well as numerous other improvements and inventions relating to the manufacture of watches. The most important branch of industry at Geneva, after that of watchmaking, is the manufacture of a very high grade of jewelry, which has flourished there for centuries and foreign representatives of these industries will therefore find it doubly interesting to view the Swiss Watch and Jewelry Exhibition in this fair pioneer of the trade.

Diamonds on Gold Coast

Diamonds have been discovered in the Gold Coast Colony, according to a report from the United States Consul at Dakar, Senegal. The discovery has been made by the director of the Geological Survey in that country, who says:

Some 620 diamonds have been found, of which about 530 came from the gravels in the Abomo Su (river). This might appear as if the stones had been naturally concentrated to a considerable extent in the stream bed, but that is probably not so, for in the pool at the road crossing the native women have washed the gold-bearing material taken from the slopes of the eastern ridge. Since, however, the stream is little more than a trickle, except during the height of the rainy season, there cannot be much concentration of this material, hence the average yield from the stream gravel should not be much better than that from the gravel on the rise at the site of the original discovery.

The diamonds vary much in size. The largest found is about the size of a split pea; large numbers of them range in size from a large pinhead to a grain of millet, while many are still smaller. Of one lot of 750 stones the weight of the largest is about a carat; of the average of the stones of medium size 28 weigh 1 carat, while of the next grade there are 36 to the carat. The whole 175 stones weigh 4 1-3 carats. Many of the diamonds are beautifully perfect crystals, colorless and transparent, the commonest forms being the octahedron and the rhombic dodecahedron. A few are of pale yellow, blue, green, grey and brown tints; others are colorless, but with small dark inclusions. Cleavage plates of octahedra occur in fair numbers, some of them by their size indicating that the original crystals were much larger than any of those found. Many are more or less chipped, as if due to damage during the transport by water, while there are many fragments.

The gravel which contains the diamonds is usually coarse with a good deal of quartz; the fine land is as a rule barren. The concentrate is scanty, consisting of quartz topaz zircon, black sand (undetermined), a little red garnet, brown corundum, ragged and partially worn gold (coarse and fine), odd fragments of rutile and black tourmaline, and numerous small flat ecliptical crystals (undetermined) of pale bluish grey color, but white when bleached.

The diamonds may have been derived indirectly or directly (as in South Africa) from some volcanic rocks (now concealed) which were intruded as plugs and flows into the Birrim series during the deposition of the beds of that series, or at a later time; or they may have been found in pegmatite dykes, or along a contact between intrusive granite and the Birrim sediments; or they may have been derived from a pre-existing diamondiferous conglomerate or from an existing one of the Birrim series.

The mode of panning necessary to detect the diamonds is different from that for gold. Many of the larger stones, especially those more nearly approaching a round shape, such as the octahedron and rhombic dodecahedron, roll easily out of the pan long before the concentrate has been obtained, while all the stones float quickly off on the water if the pan becomes partly dry on the bottom. Panning needs to be done in a good light, preferably a strong diffused one, and the pan needs to be frequently tilted from side to side and slowly forward to get flashes from the stones. Panning in deep shade is, therefore, almost useless, while strong sunlight gives strong flashes from many minerals and causes confusion.

Toronto's Annual Meeting

Officers of District are Re-Elected for Another Year and Fees are Placed at $10 per Annum

AN enthusiastic gathering, at the Board of Trade restaurant on Wednesday evening, February 11th, marked the annual meeting of the Toronto District Jewelers' Association. About seventy-five members were present, and the social and business ends of the session were well intermingled, so that everything passed off in a highly interesting fashion. Mr. Thomas Roden, president, occupied the chair, and among the out-of-town guests were Messrs. John S. Barnard, London; R. J. Rodger, Kingston; Gordon McLaren, Hamilton; A. B. Cook, Medicine Hat; L. H. Levi, Winnipeg; N. E. Felt, Oshawa; T. C. Watson and L. Atkinson, Newmarket; H. Wideman, Markham; Leo Pequegnat, Kitchener; Wilford Jones, London.

MR. THOMAS RODEN.
Re-elected President Toronto District Jewelers' Association.

Mr. Roden, in opening the meeting, expressed his satisfaction at the good attendance, despite the flu, as it indicated that the past year of effort to get together had not been without result. It was always a difficult matter, but the association had more than justified itself from the degree of harmony it had been able to produce. There was now in evidence a desire to co-operate for the dignity of the trade which promised much for the future.

The speaker then recited the steps that led up to the establishment of a new price list on repairs, copies of which were distributed to all members. He said a great difficulty was in getting the watchmaker to appreciate the value of his work.

Touching on the Montreal convention, Mr. Roden explained how important to the trade were the problems to be discussed there and the necessity of having a large attendance, so that all angles of every subject could be taken up. All branches of the trade were interested in these matters, and by co-ordinated effort they would be able to achieve great results for the trade as a whole. In times of prosperity, this co-operation did not seem so necessary, but he feared that there might be a change shortly, and it was certainly true that present inflated values could not continue for ever. On this account every business should be in good shape to meet whatever conditions might eventuate. In closing, he paid a tribute to the officers for their generous support, and especially complimented the efficient secretary, Mr. M. R. Friend, who was prevented by illness from attending.

Mr. J. S. Barnard, of London, gave a stirring address, appealing to jewelers to pay more attention to the aesthetic idea in their calling. He said the association in London had worked wonders, and what he could not understand was why men with as much grey matter in their craniums as jewelers, had not started it long ago. One of the greatest difficulties, however, lay in the fact that few jewelers realized the dignity of the profession to which they belonged. "Most of us," he added, "have come up from the bench, and our views have been narrowed by concentration on the work we have had before us." Jewelers should not only take a pride in selling high-class goods, but they should also be prominent in public life, taking an active part in every movement calculated to benefit the community. They should consider that the articles they sell are interwoven with the deepsst sentiments of life, and this should be a stimulus to them to take a higher conception of their business. He was glad that they were moving on to better things. The crowning thing that could happen to the jewelry trade was the personal association of its members, and he would always be glad to lend his aid to organization work in every way possible.

Following Mr. Barnard's address, a brief resume of his Western trip was given by Mr. O. M. Ross, and brief talks followed from Messrs. L. H. Levi, A. B. Cook, Gordon McLaren and Leo Pequegnat.

On motion, it was agreed to recommend that the minimum price for engraving should be 50 per cent. in advance of the master engravers' list, and that all engraving should be charged for on that basis.

The action of the Western Provincial Associations in making their membership fee $10 per annum was heartily endorsed and, on motion of Mr. C. Q. Ellis, adopted.

The Nominating Committee reported, through Mr. E. F. Gunther, in favor of re-electing the officers for another year to continue the work of organization. On motion, the report was enthusiastically adopted by a rising vote with three hearty cheers.

Mr. M. T. Ellis suggested that steps should be taken to appeal to the Government to have the daylight saving legislation again enacted, and on his motion, it was decided to ask the National Association to take the matter up in convention and memorialize the authorities at Ottawa.

As a token of respect and sympathy for the absent secretary, "Bob" Friend, his substitute, Mr. Ben. Chapman, was requested to send flowers to the sick-room, with a letter expressing the regret of all the members at his illness.

How Badly Over-Sold Are You?

If all goods ordered should be delivered buyers would find themselves very much OVER-BOUGHT, points out writer in "Printer's Ink."

Advertising Guarantees To-Morrow's Prosperity

Many manufacturers who think they do not have to advertise because they are vastly oversold may not, if the truth were known, be so greatly oversold after all.

Because of the extreme shortage of goods that has existed for the last three years, a peculiar condition with respect to ordering has arisen. Buyers know from many sad experiences that when they place an order it will not be shipped in full. They know that many manufacturers, in order to be fair to all customers, have found it necessary to ration their goods. Orders are cut down one-quarter, one-third, one-half or some other quantity, according to circumstances. Some manufacturers cancel the portion of the order that they cannot ship; others place the unshipped part on the back-order file.

Buyers, as we said, have become wise to this situation. In order to circumvent it, they are giving orders for two or three times as much merchandise as they really need. Then, if the manufacturer cuts the order down one-half or three-quarters, the buyer will still get the quantity he actually wanted. Should the manufacturer accidentally ship the entire order, it would be a simple matter for the consignee to return the over-portion of it. It would be easy for him to salve his conscience by attributing his unscrupulous action to the abnormal conditions.

This over-buying tendency is manifesting itself in various ways. Sometimes, instead of giving an excess order to one house, the crafty buyer gives the same order to half a dozen houses, hoping that all of them together will ship him as much merchandise as he needs. These sextuple orders not only fool manufacturers, but they also fool the salesmen, leading them to believe that they are selling more goods than they are.

Consumers are doing this, too. We know, for instance, of persons who placed coal orders for the winter's requirement with three or four dealers. Also, families have scattered sugar orders all over town.

In the light of this information, it is easy to see that there must be an immense duplication in these piled-up back-orders. When production begins to catch up with demand, as it will some day, many of these postponed shipments will turn out to be only bubble orders. Too much faith, therefore, should not be placed in oversold orders as a security for next month's, next season's or next year's business. To-day's advertising is a much safer guarantee of to-morrow's prosperity.

Your Business Has a Future!

Hamilton Jewelers Organize

HAMILTON and District Jewelers' Association came into existence officially on Wednesday evening, February 25th, when the Hamilton Jewelers' Social Club voted to merge its existence into that of the broader organization and transfer its assets for the advancement of the general cause. The occasion was the annual meeting of the club held at the Hotel Connaught with about fifty members in attendance.

The chair was taken by the president, Mr. W. D. Connor, who was supported by Messrs. Thos. Roden, Ben. Chapman, A. S. Levy, Gordon McLaren, S. H. Lees and O. M. Ross.

After a few introductory remarks by the chairman, Mr. A. S. Levy reviewed the work of the Montreal convention, which he said had been a wonderful success. Montreal had taken on the convention with some diffidence, after the big splurge made by Toronto, but had certainly made it a huge success and Toronto now had nothing on Montreal. The speaker was of opinion that the convetion would do an immense amount of good in bringing jewelers of different races and different provinces together and cementing a true Canadianism. The meetings had been well conducted, the programme had been splendidly arranged, the business conducted on time and in every way the event was well handled. One of the most agreeable features had been the greetings from sister associations in the United States, which indicated a growth of international brotherhood that was very desirable. Then they had been fortunate in having Mr. A. A. Everts, of Dallas, Texas, at the convention. He was a capital speaker with a captivating style and gave an address full of instruction, with many pointers and suggestions that would do retailers a great deal of good.

The C.N.J.A. was now on the jewelry map, continued Mr. Levy, and it was up to the trade to see that it stayed on. It was up to the retailers in particular, because if they allowed the district associations to become stagnant, the greater body could not function for long. In conclusion, Mr. Levy referred to the resolution passed on the excise tax and gave an intimation that there was contemplated at Ottawa an "expenditure" tax, apparently to be based on retail sales.

Mr. Thomas Roden spoke with especial reference to the matter of watch repairing, explaining the manner in which the problem had been handled in Toronto. He also dwelt on the difficulties that had been encountered in securing the passage of the Gold and Siiver Marking Act on account of the lack of an association and urged on the members to press on with the work of organization, instancing the action of the clothing men in resolving to bar from their association those who failed to conduct their business honorably. Mr. Roden also paid tribute to the personality of Mr. Everts and congratulated Hamilton on having been the birthplace of the organization movement which had now assumed such great proportions.

Mr. Alf. Baker, the veteran treasurer, presented his financial report, showing a substantial balance on hand, and Mr. S. H. Lees, for the Constitution Committee, presented a draft constitution and bylaws, which was referred to the executive for confirmation and a recommendation as to fees.

The Ontario price list on repairs was then discussed and adopted, with the proviso that a number of items should be increased on the next revision. These were barrel hook, bushings, clicks, ratchets and sleeves and stems which it was thought should be increased to $1.50 (sleeve and stem together $2.50.)

The form of guarantee was then taken up and it was agreed to reduce time guarantees on repairs to three months, it being left with the executive to get out a suitable card. Mr. McLaren proposed that provision be made for advertising the fact that all engraving would be charged for, in order to inform the public quickly and the executive will also deal with this. It was also decided that an effort should be made to have the master engravers agree on a schedule of charges, so that retailers would have a basis to work on. The report of the nominating committee was presented by Mr. A. G. Gaul, selecting the following slate: Chairman, Mr. Joseph Levy; vice-chairman, Mr. George Savage, Guelph; secretary, Mr. Fred Stone; treasurer, Mr. Alf Baker; executive, Messrs. J. S. Smith, St. Catharines; J. H. Young, Brantford; W. D. Connor, Hamilton. On mation of Mr. A. S. Levy, however, it was decided to increase the executive from

OFFICERS OF THE HAMILTON DISTRICT JEWELERS' ASSOCIATION.

Mr. Fred Stone, Secretary. Mr. A. H. Baker, Treasurer. Mr. Joseph Levy, President.

The illustration above represents only a few of a large and varied assortment of Souvenir Spoons, Brooches, Buttons, etc., continually kept in stock.

The demand for these Souvenirs is now increasing considerably, and we would be glad to forward any information, if you are not already acquainted with our lines.

Our designing department is at the customer's disposal and will supply special sketches in which suggestions will be incorporated with pleasure.

CARON BROTHERS

233-239 Bleury Street

MONTREAL :: QUE.

Group of students in front of the Ontario Horological School,

seven to nine, and Dawson Harris and John C. Diggins were added to the committee.

In retiring from the chair, president Connor congratulated the association on the harmony that prevailed and introduced the new presiding officer, who was received with prolonged applause and musical honors. Mr. Levy briefly intimated his desire to do all in his power to further their interests.

Mr. Alf Baker moved that the association place on record its appreciation of the loss of an old friend in the person of the late Mr. Joseph M. Davis of Toronto. This was seconded by Mr. Fred Claringbowl and carried by a standing vote.

Mr. Gaul then moved, seconded by R. C. Inkster, that all Hamilton jewelers be requested to close their stores on Wednesday afternoons at 12.30 p.m., during the months of May, June, July, August and September. The motion was carried, but not unanimously, and the meeting adjourned.

That Opal Myth Again

While the most recent, and perhaps most probable, explanation of the superstition regarding the opal is that the stone becomes duller with the death of a wearer, owing to the departing animal warmth of the body, another possible explanation is furnished in Ruskin's "Deucalion."

According to this writer, Sir Walter Scott was the creator of the opal myth. In "Anne of Geirstein," one of his novels, written in the early part of the nineteenth century, he introduced an opal which was supposed to be endowed with magic powers and which brought disaster and tragedy to all who came within its influence. The story of the master romancer of his time was widely read and the superstition that all opals are unlucky was born. It traveled around the world and became firmly fixed in the popular imagination.

The Lightning Ridge opal fields in Australia were discovered a little after Sir Walter Scott set the myth going. When Queen Victoria ascended the throne in 1837 her coronation gifts included some magnificent opals, sent by her loyal subjects in the island continent. The young Queen was delighted with the gorgeous gems. She declared nothing so beautiful could be unlucky.

She began, then, a crusade to break down what she regarded as an absurd superstition and her personal efforts in behalf of the opal continued throughout her life. She wore opals in profusion on every state occasion. She gave them as wedding gifts to her daughters. She sent them as bridal presents to foreign princesses. She never neglected an opportunity to show her contempt for the myth and to praise the desirability of opals and their iridescent loveliness.

But despite the effort of this royal champion, the myth persists vaguely throughout the world to-day, when superstition is supposed to have been consigned to the limbo of forgotten nonsense.

Interior view of Ontario Horological School, Limited, showing students at their benches, ready for work.

Good Will

What constitutes this valuable asset? It is that unseen force which holds old customers, attracts new ones and automatically builds a business in increased volume from year to year.

While at the Canadian National Jewelers' Convention in Montreal a few days ago, we could not help noticing the manifestations of good will towards this Company.

Our inclination to continue to hold this asset will spur us on to a greater effort to increase that prestige which we so greatly value.

The Montreal convention served a great purpose in bringing all branches of the business together to discuss their common problems for the benefit of the Jewelry Trade in general.

We heartily endorse the suggestion to have copies of all proceedings printed in French so that the Quebec Province Jewelers who do not read English may have a full knowledge of the proceedings of the Jewelers' Association.

Our desire is to co-operate to the fullest possible extent to create this good will throughout the trade in Canada.

Canadian Seamless Wire Company
LIMITED
Refiners of :
Gold Silver Platinum
198 CLINTON ST. TORONTO, ONT.

The DEPARTMENT of STOREKEEPING

Study the Style Book

SHORT sleeves are coming in again this spring. Did you notice it? Did the fact suggest anything to you? Those who attended the convention at Montreal last month, if they possessed the tea-drinking habit, may have noticed in "Peacock Alley" a few sleeves so short as to cause one to wonder whether it was afternoon or evening. But did it cause them to wonder what new lines of bracelets and armlets the big jewelry firms might be showing this year?

Honestly, now, did it?

In brief, do you constantly regard the styles in women's wear as a matter intimately connected with your business, and do you plan to take advantage of them to the fullest possible extent?

Last winter, with the conclusion of the war, brighter colors and livelier effects were indicated for spring and summer. What was more natural than a beautifully barbaric necklace to flaunt with this post-war display? In any event, they came in. Jewelers ordered them—timidly at first, but in ever-increasing numbers. Meantime, however, the manufacturers were hardly prepared for the volume of the demand; and in the end many retailers who ordered late obtained deliveries about the time the vogue was beginning to die away.

They might have ordered earlier if they had studied the styles in advance.

There are two basic methods by which jewelry may be produced and distributed. One is that the manufacturer may produce what he likes, leaving the retailer no option but to buy what is offered; which he, in turn, must endeavor to unload upon the concumer. By the other plan, the retailer may study the needs of the consumer, as far as possible, in advance, insist that the manufacturer supply him with the goods, and thus be prepared for the demand when it develops.

Both these extremes have their drawbacks.

In the first, the manufacturer says, and rightly enough, "Why should I attempt to introduce innovations when there is no indication that the retailer is in the sligthest degree interested in them, or in bringing them to the attention of his customer?" Hence he stays by the beaten path, deviating from it only when absolutely forced to do so.

In the second case, the result would be chaos—that is, if the manufacturer left it entirely to each individual retailer to interpret the needs of the public and order accordingly.

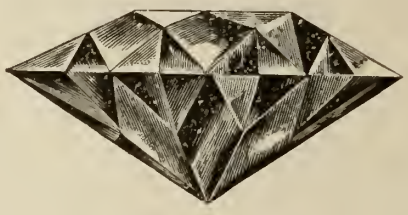
From which, at first glance, it would seem impossible to connect up jewelry with styles very closely or with any great success.

As an instance: We were told by Mr. A. A. Everts in Montreal that in his own city of Dallas, Texas, jewelry was being worn in the daytime. From other cities which, perhaps (with all due deference to Mr. Everts), are better

Interior view of store of Jno. Bulger at Prince Rupert, B.C.

J. BOAS DIAMONDS J. BOAS DIAMONDS

J. BOAS DIAMONDS J. BOAS DIAMONDS J. BOAS DIAMONDS



Notwithstanding the fact that diamond prices are high, we are in a position to offer you the best values obtainable, owing to our direct connections with the world's markets.

Conditions of the market are very strong at present, and, according to the latest news received, it will be good policy not to delay your purchases.

J. BOAS

Diamond Merchant

710 Lumsden Building TORONTO

J. BOAS DIAMONDS J. BOAS DIAMONDS

known as style centres than Dallas, the same inclination is reported.

But have you noticed, so far, any great indication that jewelry lines were being developed in Canada to suit this welcome mode? Or does the Canadian jewelry trade expect people to wear the same jewelry in the afternoon as they wear in the evening?

It is just questionable whether people will do it; and it is of interest to note that in Paris, whence the vogue comes, there is developing with it (or, to put it properly, it is developing with and in part because of) a vogue for smooth-cut stones.

Evidently someone has solved the problem of relating jewelry to clothing styles.

Who is that "someone"?

He is the retailer—the large, wealthy, metropolitan retailer, who manufactures his own best lines.

And why has he been able to solve it?

Because he represents an amalgamation of manufacturing and retailing interests to solve such problems—he is both in one.

The answer to the problem, then, so far as the large manufacturer and the small retailer are concerned, is also an amalgamation of interests in this respect—a certain amount of co-operation.

It is not to be thought that the manufacturer, in the main, is overlooking the style problem; but his interest in it is limited to the extent to which he thinks the retailer can be interested. Looking at it that way, the final responsibility comes back on the retailer, who would really be the one benefitted most by a solution of the problem.

The situation is viewed in pretty much the same light by "The Jewelers' Circular," which said recently:

"The sooner that every jeweler of the country realizes the intimate relation between jewelry and dress, the better it will be both for the jewelry trade and the women of the country. Despite the campaign of education that this journal has been waging for many years to teach the trade the importance of emphasizing the question of appropriate jewelry, and despite the publicity we have obtained in the magazines that are teaching the women of the country that jewelry is the keynote of every costume they wear, there are still more members of the trade who take no interest in women's styles and fashions, but feel they can conduct their business and sell jewelry successfully without any thought as to the functions that the jewelry is eventually to perform. In this they are wrong and time will prove their loss.

"The wise jeweler has learned that it is to his interest to impress upon customers the fact that jewelry is not a thing apart, but simply an important element in the realm of dress; that it is the cap stone which finishes the costume for men or women; that it is the optical centre of the picture that the well dressed man or woman presents, and that it is the taste of the wearer as expressed in this jewelry that will make or mar the final effect. The progressive jeweler has been a careful student of costume—women's costume in particular—and he has made it his business to know, not only the styles of gowns on which his jewelry was to be worn, but also the character of the material as well as hues and shades that would form the background.

"The jeweler who properly uses his knowledge of fashions and styles can safely pass as an *authority* whom the fashionable people of his town will wish to consult, and his word, therefore, upon jewelry and gowns will be given the most careful consideration. The jeweler who cannot see how he can capitalize this knowledge or make such a position he gets from it of enormous advantage to him, is distinctly in the unprogressive class.

"In the past we have found retailers (and, strange to say, some manufacturers) whose main idea was to originate, to get out, make up or sell a pretty and attractive design without thought as to where, how or under what conditions the piece containing it would eventually be put into use. Some manufacturers have been so unprogressive as to turn out articles, pretty in themselves, that were totally inappropriate for the kind of gowns or the materials which women were using in their different forms of dress then in vogue and they wondered why pretty novelties sold not at all, while something inferior was in great demand. They did not seem to understand that the woman of taste to-day buys her jewelry for her dress, not her dress for her jewelry. The jeweler does not make the fashion; he follows the dress maker and gown maker as well as the manufacturer of materials. He must conform to certain general lines that have been laid down by fashion, that will determine the background for his product."

All this, you will notice, places emphasis upon knowledge of the styles. Whatever may later be accomplished in the way of manufacturing and retail co-operation in the development, making and marketing of jewelry modes, the first thing necessary is that the retailer go out and borrow some litle old—pardon, some big, new style book and get thoroughly acquainted, not only with what women are wearing, but with what they are going to wear next. This is his duty as a storekeeper.

The rest will come in order. Perhaps, some day, we may even have a "Styles Committee" of the C.N.J.A. to investigate and digest coming trends of fashion, to formulate and recommend jewelry styles which will most properly and attractively accompany these, and to obtain the necessary publicity whereby the consumer will be kept fully informed of the jewelry she should wear.—C. M. P.

Bead sautoirs and charms as they were displayed by an exhibitor in the Bush Terminal show rooms.

"Fyne Poynt" Pencils

Magazine contains six leads, convenient and ready for use – eighteen inches of lead altogether

Made in Silverplate, Sterling Silver, Gold Filled, 10kt. and 14kt. Solid Gold.

MABIE TODD & COMPANY

473 College Street - - - - Toronto

What Color's Diamonds

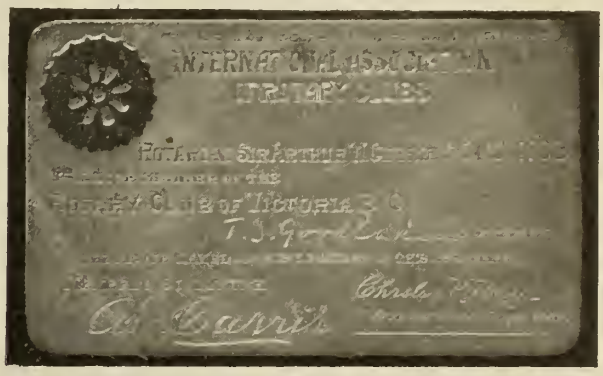
"If we examine the coloring matter of diamonds," says a writer in the *Goldschmeide Zeitung*, "we find it consists, for the most part, of metallic compositions, often, on account of the exceedingly small quantity, insufficient to prove its presence with certainty.

"It has been certified beyond a doubt that pure, colorless diamonds burn without leaving any ash whatever, whereas strongly colored diamonds, on the contrary, leave more or less of an ash deposit consisting of inorganic particles which, in the formation of the diamond became enclosed in it and acted as a coloring, dulling, or other cause. The ash proportion consists of from 1/2000 to 1/500 part of the entire weight of the stone, whose analysis shows about 33.1 per cent. silicic acid, 53.3 per cent. oxide of iron, 13.2 per cent. lime and slight traces of magnesia. Irradiation of diamonds is often a cause of color changes; for example, radium rays giving yellow tones to colorless diamonds; also it has been determined that colorless diamonds allow passage of Roentgen rays better than the so-called colored diamonds. This shows that the refraction is caused by an inorganic substance, a metallic oxide in diamonds.

"In a large number of diamonds the pigment (coloring matter) is present only as a thin surface or outer layer, especially with 'Brazilians.' If the outer surface be ground off these appear quite colorless. Often two different kinds of coloring matter are found in diamonds, some even possess opalescent properties. The color of some diamonds does not always remain the same, some fade even from sunlight. In France there is a diamond of about 20 carats of deep brown color that takes on a beautiful rose-red color in the fire, which it holds for about ten days, then returning to its original color. A number of stones are also changed permanently by heat. This has occurred in single instances in stones which from blue-green diamonds have assumed yellow color, a brown one has takn on gray color."

ISN'T IT CHILLY?

An unusually appropriate piece of designing is this famous Curling Trophy, the Ontario Tankard, for which Ontario curlers have competed for the past forty-five years. It is now held by the Collingwood Club, which won from Napanee in the final this year. The cup was designed by Savage, Lyman & Co., Montreal, now defunct. An amusing "bull," which has lasted through the forty-five years of the cup's existence, is the expression "Loosing Clubs" over the right hand side of the oval shield shown. Unfortunately the words are not distinguishable in the illustration, but in the cup itself the double "O" still stands, a silent commentary on the uncertain orthography of some unknown engraver.



Silver life membership card presented by the Victoria Rotary Club to General Sir Arthur Currie. It was manufactured by Rotarian W. H. Wilkerson, jeweler, of Victoria, B.C.

True Art is Practical

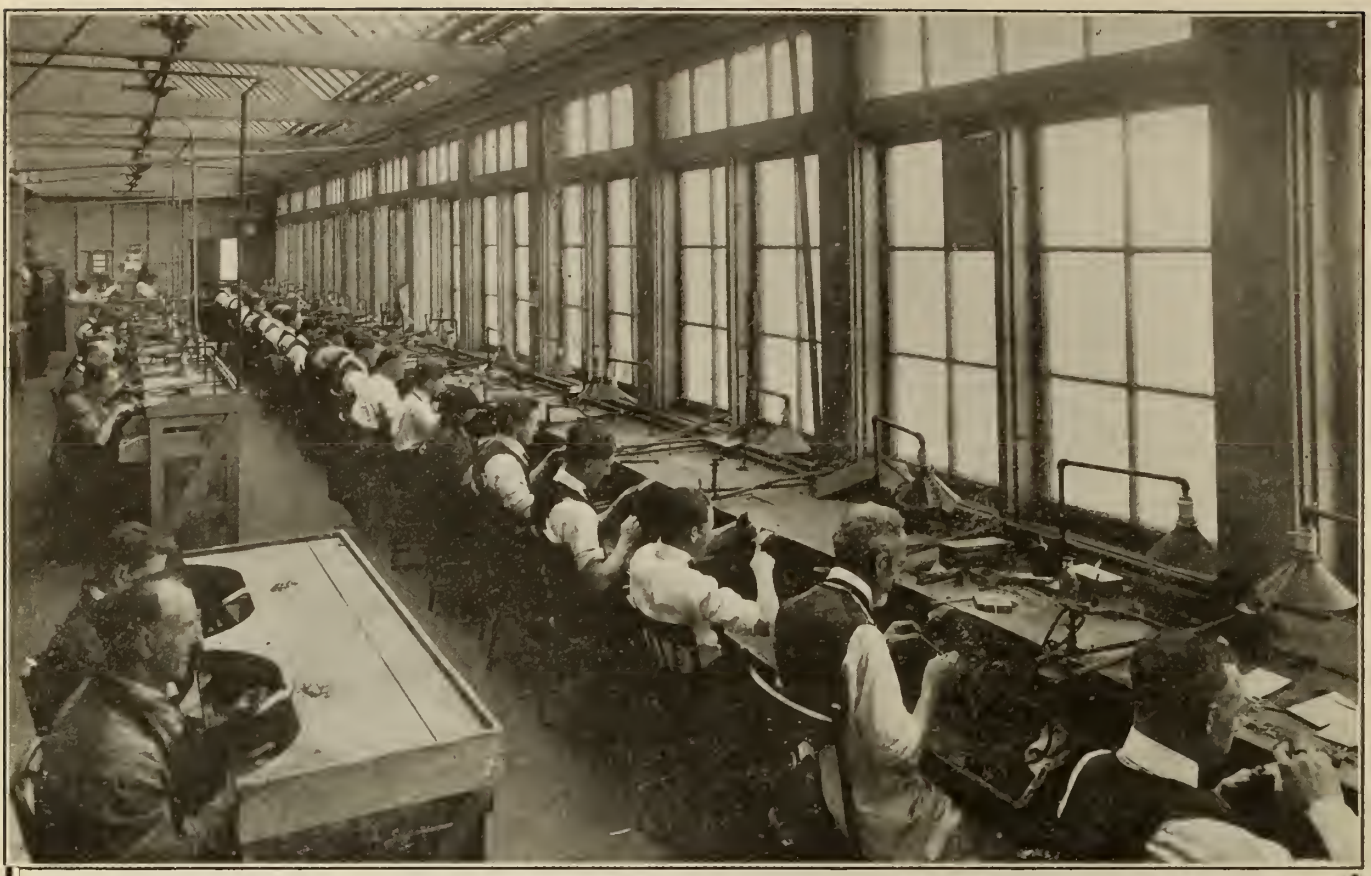
In a leaflet on the "Practical Art Education of the Public," James P. Haney, director of art in the New York High Schools, not only points out the importance of this subject, but urges upon the manufacturer a new understanding of the meaning of the word.

"Art is neither old masters nor new," he says. "It is not hidden in the vagaries of historic styles. These decorated forms were done by artists who intended them for practical use, and in this element of practicality we find our hint as to what art really is. Through the ages man has striven to express his ideas of form and decoration. When this expression has been born of a desire to produce the perfect thing, not for reward, but for the thing's perfection, we call the product art. This test is of universal application. When we apply it to our everyday surroundings it serves as a touchstone.

* * * * * * *

"And what shall the manufacturer do with this knowledge of art when he has grasped it? Why, make it plain to all of those who come into immediate contact with his goods. . . . In many businesses, but especially in the decorative trades, the retail salesman is the person to whom the consumer—nearly always a woman—confides her problem. For these trades the question of education is one which deals with feminine psychology. The salesman is the ultimate seller and the teacher; the woman, the ultimate buyer and the potential learner. . . .

"The whole attitude of the merchant toward his client should be that of one who seeks to aid to more intelligent buying. For a clerk to induce a customer to buy a costly object unsuited to the buyer's home, is bad teaching. In the end it will surely react upon the teacher. The merchant must learn his lessons in practical æsthetics, and teach them by precept to his clerk. The latter must put these lessons into actual practice. He thus becomes a decorator. He cannot avoid it. He must give his advice delicately but honestly, remembering that the wisely led customer remains the speaking advertisement for the firm long after the transaction has faded from the mind of the shopkeeper."



The Shop of Roy Company, Limited

Efficient manufacturing conditions obtain in the enlarged and up-to-date shop of Roy Company, Limited.

Note the unobstructed daylight, the ample space. Cleanliness and comfort characterize this establishment and insure careful work and beautifully finished goods.

Skillful hands and agile brains operated with highly perfected tools produce both quantity and quality production.

No wonder that the year 1920—our 20th anniversary—finds new and repeat orders coming in greater volume than ever before.

This splendid shop makes possible the Roy Guarantee of First Quality always,—in design, workmanship and finish.

1920 is Service year for the trade. Whether it be Diamonds, Rings, Brooches, Pendants, Necklets, Cuff Links, your every requirement will receive prompt attention.

ROY COMPANY, LIMITED

ROY BUILDING, 21-23 RIVER ST.
TORONTO

A. E. ARCHER
Western Representative

P. BRADHURST
Toronto Representative

NELSON REYNOLDS
Eastern Representative

Selling at a Profit

Getting the Price Right—Figuring Markup—The Markdowns—Cost of Doing Business——A Table of Percentages

By A. E. Edgar.

"Profit—everybody wants it."

There is nothing more likely to produce a loss in the retail establishment than making the prices wrong on the various articles for sale.

If the article is marked too high it will not sell.

If the article is marked too low it will sell too quickly and increase the losses of the merchant.

It is a perplexing thing to get the prices right. Right so that the customer will desire it at the price marked. Right so that the merchant makes a fair net profit when it is sold. Merchandise properly marked will sell readily and produce a fair net profit—provided other conditions are favorable.

The price that nets a profit to the merchant consists of three things:

1. The cost of the merchandise.
2. The cost of doing business.
3. The net profit on the transaction.

Many different tables have been published showing the gross profit taken on the different lines of merchandise. That these are merely averages must be taken into consideration. Also, that the conditions under which the business has been conducted are likely to be different to most others.

Figuring Cost

The only figures that are absolutely worth while are those the merchant gets out of his books, out of his own experience. Other figures are valuable—as a guide to what may be accomplished.

The price the merchant asks for his goods *should depend upon his own cost of doing business,* not on what it costs some other merchant to do business. If the cost of doing business is figured accurately, all the various costs being included, the merchant has a basis for marking his prices right.

It will be our privilege to give more attention to the actual costs of doing business, and more particularly to those costs that are often overlooked in conducting a business, in another article. Our design here is to impress the merchant with the fact that he should have his figures accurate. That all his costs should be included in his figures.

The way to secure the percentage necessary for marking merchandise correctly may be briefly outlined here. After finding the total amount, in dollars and cents, that it has cost the merchant to do business for a year, (or other period) and the total amount of the sales during that period it is an easy matter to secure the percentage of cost of doing business. It is done as follows:

To the cost of doing business add two ciphers (or multiply by 100); divide the amount of the sales into the figures obtained by multiplying the cost by 100. The result will be the per cent. of cost of doing business on the sales. The following example will illustrate this:

Sales $10,000. Cost of doing business, $2,000.

2,000 multiplied by 100 equals 200,000.

200,000 divided by 10,000 equals 20.

This 20 represents the per cent., therefore in the example given the cost of doing business is 20 per cent.

The figures taken from any merchant's books and worked out in this way will give him the per cent. cost of doing business *on his sales.* Do not forget that this is the per cent. on the sales and in using this per cent. figure only selling prices must be considered with it or the result will be absolutely false.

In figuring profits it is customary to add 10 per cent. on most lines for net profit. This figure varies in some cases—and is seldom realized in actual practice. It will serve us in showing the method to be followed.

Now we have the per cent. cost of doing business and the per cent. net profit desired. Added together these amount to 30 per cent. The selling price must always represent 100 per cent., therefore the merchandise will cost 70 per cent. of the selling price.

Markdowns

In every store there are many lines of merchandise marked at selling prices that have to be revised later because they were not right in the first place. They were not right because the goods did not sell at the prices marked. To sell these lines the goods are marked down. The extent of the mark downs is usually the extent of the mistakes in marking merchandise, although mistakes made in under marking do not show in this way.

It has been estimated in one retail dry goods store that the mark downs amount to 3 1/3 per cent. of the sales. If this is any where near a correct figure for all stores it will be seen that if the merchandise is allowed to represent 70 per cent. of the selling price, the cost of doing business 20 per cent., that while an allowance of 10 per cent. is made for net profit, that item will be reduced exactly to the difference between it and the per cent. of the mark downs. Therefore the wise merchant will revise his figures and mark his goods after the following rule:

To the cost of goods add the cost of doing business and the net profit desired, to which should also be added the amount of the mark downs. This will give a selling price that is as nearly correct from a financial point of view as possible, but if it is applied rigorously to every line in the house it will be found that it will be impossible to compete with competitors who are selling some of these lines at less.

It has been said that the customer sets the price. Actually it is the retailer. He sells an article at a certain price. His competitor sells it at the same price. The larger the number of the articles sold at that price the more "fixed" or standardized the price becomes.

During the last few years the retailer has had his fight with standardized prices. It has been uphill work raising prices that had been established for years. Once that point had been passed, however, he found that it was not so hard to vary the price. Therefore, the different lines of trade should very carefully study the costs of doing business during these reconstruction days and not drop back, when prices become settled, to a pre-war basis, but to an actual cost basis. New prices will be established on many lines, the merchant should see that he is properly protected by these prices. He can only do this by *knowing his costs.*

In an analysis of most stores it will be found that

The progressive Jeweler desires a line of hollow ware that will add quiet dignity and prestige to his store.

Norman Plate is a line that will meet both these requirements and attract favorable attention from the shopper through its excellent finish, long-wearing appearance and distinctive designs; and, what is more, it will fulfill every expectation of the owner.

Sold exclusively through Jewelers

STANLEY & AYLWARD, Limited

TORONTO **MONTREAL**

SALE OF MILITARY AND OTHER GOVERNMENT STORES

Equipment and Supplies for Hospitals, Institutions, Bunkhouses, Camps, Dining-rooms, Kitchens, etc.

Bedsteads, Furniture, Hardware, Dry Goods, Rubbers, Overshoes and other Footwear, Blankets, Sheets, Pillows, Baskets, Woodenware, Brushes, etc.

CONSTRUCTION EQUIPMENT AND MACHINERY — AMBULANCES

The Stores are located at various places throughout Canada.

Instead of or in addition to sales by sealed tender

PRICE LISTS WILL NOW BE ISSUED

for most articles—the goods being offered in lots for purchase by wholesale houses, jobbers and the trade generally.

TRADE ONLY SUPPLIED

except that arrangements previously announced for sale to returned soldiers and sailors and widows and dependents of same through the G. W. V. A. and similar organizations and to hospitals and philanthropic institutions will be continued.

SALES WILL CEASE IN MARCH. Any balances left will be cleared by public auction shortly thereafter. This advertisement will not be repeated. Those interested should therefore apply AT ONCE for price lists and other information to the

SECRETARY OF THE WAR PURCHASING COMMISSION, BOOTH BUILDING, OTTAWA

February, 1920

many lines are sold at cost or at a net loss. By applying the rule given above to every price in the store the number resulting can be established. The fewer of these lines sold in the store the better the *vaerage* net profit will prove to be. While these lines are not netting a profit it is impossible to throw them out of the stock, because they are a part of the stock from custom, and unless found there other lines would not sell that do net a profit.

Where the Profit Lies

A very considerable increase in the net profit can be secured if lines that do pay a net profit are pushed to the limit, the lines that do not pay being handled as a matter of course. There is probably no line of goods at the moment that is handled at a greater loss than sugar in a retail store. The profit allowed the dealer in the United States at the moment is one cent a pound. If the retail price is 12 cents a pound the gross profit is a trifle over 9 per cent. It is a well known fact that not many grocery stores are operated on such a small cost of doing business, hence sugar must be sold at a loss. But it cannot be eliminated from the stock or people would not purchase the other lines the grocer has for sale. There are more "sugar" lines in the stocks of most stores than the merchant realizes. If the rule given above is applied strictly they will be found. Some of them will be such as will allow of an increased price. Get after these particularly.

It is argued that the volume of business done on these "short profit" lines overcomes the cost of doing business per cent. as figured in an average manner. This is questionable, but it is a sure thing that if the volume can be increased without any increase over the average cost of doing business that the net profit will be increased or the net loss reduced. The relation of turnover to the cost of doing business will be taken up in due course of time in this series of articles.

Finding Selling Price

We will now show how to find the selling price when the cost of doing business is shown, when the net profit desired is settled and the usual average per cent. of mark downs is also known. Taking the figures used before we will illustrate by taking a specific case:

Article cost $3.00. Cost of doing business 20 per cent. Net profit desired 10 per cent. Average allowance for mark downs 3 1/3 per cent. What should be the selling price?

	Per Cent.
Cost of doing business is	20
Net profit desired is	10
Mark downs average	3 1/3
Total	33 1/3
Selling price represents	100
Less cost, profit and mark downs	33 1/3
Merchandise then represents	66 2/3

If 66 2/3 per cent. represents $3.00.

1 per cent. represents 300 divided by 66 2/3 or 300/66 2/3.

100 represents 100 times that or 300 × 100 ÷ 66 2/3 = $4.50 which is the selling price.

This is a long process for some merchants to work out, so we are giving a comparative table showing the per cent. on the cost price that equals the per cent. on the selling price. At the same time a warning is issued to the merchant to be very careful that he does not mix his percentages.

Chart Showing Relative Value of Per Cent. on Selling Price and Per Cent. on Cost Price.

To make on selling price.	Add to delivered cost.
15 per cent.	17.65 per cent.
16 per cent.	19.05 per cent.
17 per cent.	20.49 per cent.
18 per cent.	21.96 per cent.
19 per cent.	23.46 per cent.
20 per cent.	25.00 per cent.
21 per cent.	26.58 per cent.
22 per cent.	28.21 per cent.
23 per cent.	29.88 per cent.
24 per cent.	31.58 per cent.
25 per cent.	33.33 per cent.
26 per cent.	35.00 per cent.
27¼ per cent.	37.50 per cent.
28½ per cent.	40.00 per cent.
30 per cent.	42.86 per cent.
31 per cent.	45.00 per cent.
32 per cent.	47.00 per cent.
33 1/3 per cent.	50.00 per cent.
35 per cent.	53.85 per cent.
35½ per cent.	55.00 per cent.
37½ per cent.	60.00 per cent.
39½ per cent.	65.00 per cent.
40 per cent.	66.67 per cent.
41 per cent.	70.00 per cent.
42¾ per cent.	75.00 per cent.
44½ per cent.	80.00 per cent.
46 per cent.	85.00 per cent.
47½ per cent.	90.00 per cent.
50 per cent.	100.00 per cent.

Anyone knowing the per cent. of the selling price that should be allowed for costs and profits can easily find the per cent. to add to the cost price to secure the same results. We have used the figures 33 1/3 per cent. on the selling price to represent the mark up in the foregoing examples. By consulting the table it will be seen that it is necessary to add 50 per cent. to the cost price to produce a figure equal to 33 1/3 per cent. of the selling price.

It is the usual custom for retailers to accept the average cost per cent. of doing business for the past year (or period) as the basis for the coming period's figuring. This is probably as nearly accurate as can be expected. Out-of-date figures should be avoided. The latest figures obtainable should be used.

If the price is right the merchant will do a good business, if it is wrong (too high) his business will languish and result in failure. The customer has a right to buy at the lowest possible price that will net a merchant a fair profit.

A person just returned from Russia says that the shortage of men's clothes there, under Bolshevik rule, is very marked and the demand extraordinary. "I am wearing the suit I came away in," he remarked. "It is of good material, as you can see, but is well worn and has just been turned, for economy's sake. Just as it stands I could have sold it for $600."

When a fair acquaintance informed her that the Duke of Fife was said to have possessed "a pair of trousers for every day in the year," Frivolous Flossie slyly winked, pointed to herself, and whispered, "Dead heat!"

Knights of Columbus

One of the oldest and most venerable orders in Canada, having branch lodges in every Province as well as all principal cities.

In Canada there are 75 lodges, with approximately 3,500 members entitled to wear this insignia.

In these and in all other Irons & Russell Emblems

the reliability comes from the strict ideals of maintained quality that have marked our policy throughout fifty-eight years exclusively devoted to the making of dependable EMBLEMS — dependable alike to dealers and wearers.

All catalog prices withdrawn. Merchandise sold subject to price at time of shipment.

Carried in stock by all prominent jobbers in Canada.

Irons & Russell Company

Main Office and Factory

Providence, Rhode Island

Spring Tints for Atmosphere

Brightening Skies will Lend a Double Interest to Stationery Lines in Display Windows

By Ernest A. Dench.

IN the spring there are more display opportunities for tinted stationery than is the case during the drab and dreary winter months.

Tinted stationery, more so than the plain white varieties, requires more elaborate "atmosphere" for a display setting. When the opportunities are such that appropriate trims are limited, fewer sales are made. And to display tinted stationery without the colorful display accessories seems to make the various tints lose at least fifty per cent. of their effectiveness.

Now that spring is about to honor us with its presence, we can get busy on tinted stationery, at the same time not forgetting a little attention to the white staple lines. Some excellent suggestions for window displays will be found below.

ROSES AND ORCHIDS.

Loesers, Brooklyn, N.Y., had a stationery window that comprised three sections. In the first came a spray of American Beauty roses, garnished with maidenhair fern, in a silver stand in the middle. On stands at each side were large rolls of the same tinted paper, engraved with orchids. The floor space near the window pane was devoted to open boxes of the rose stationery, with loose envelops and notepaper lying around that served to show off the monograms and the elaborately brocaded inner lining of the envelopes. The trim was tastefully finished off at the rear with green curtains.

The second section was also draped with green curtains, with a silver stand in the centre, occupied by larkspurs. These floral decorations were further enhanced at the sides by rolls of blue stationery, decorated with sprays of larkspurs. The same arrangement on the floor, as per the first section, was repeated here.

In the third section green stationery was the *piece de resistance*. There was a large bowl entirely filled with ferns in the middle, while the gaps at the sides were taken up by a hallstand, on which were laid a bowl of Parma violets and packets of the green envelopes.

A BUTTERFLY EFFECT

The Royal Ribbon and Carbon Company, New York City, dotted their stationery window with scores of butterflies in all the colors of the rainbow. A dome, covered with violet crepe paper, was suspended from the ceiling, the sprays of foliage which reached about half-way down the window being covered with pretty butterflies. In the body of the window itself were rolls of classy stationery, with sprays of roses laid on top. Here and there were pedestals filled with boxes of stationery in different tints, with a garland of spring foliage and butterflies laid on top. A card in the middle advised that—

"We have just the stationery for your vacation."

DRAPERIES TO MATCH STATIONERY.

Namms, Brooklyn, N.Y., recently arranged a trim devoted to cabinet stationery at fifty-nine cents a box, which comprised twelve correspondence cards, thirty-six sheets of notepaper and forty-eight envelopes. The mahogany table at the left rear was filled with boxes of the yellow stationery, while cabinets of pink stationery occupied the stand at the right rear. In the middle came a pedestal that served to support rolls of chiffon of the same colors as the paper. The blue and white chiffon draperies parted to the left front, while the folds of yellow and pink chiffon extended to the right front, where billows were formed. Cabinets of the different tints were artistically arranged on the floor.

Haydon Brothers, Brooklyn, N.Y., exhibited their boxes of stationery on satin folds that corresponded with the stationery tints.

FOR THE WORKING CLASS NEIGHBORHOOD.

Perry Peck, Brooklyn, N.Y., displayed writing paper on a three-section strip of wallboard. There was a star design formed on the two side panels with boxes of writing paper, in addition to half a dozen envelopes that were attached to the outside of each box of stationery. At the top of each side panel the design formed with the boxes was changed to squares. The middle panel was almost enveloped with a card that called attention to the—

"White Lawn Notepaper (Ruled) 15c. Box. Good Value."

Mr. Peck is located in the heart of a poor working class neighborhood, with more or less ignorant foreigners well represented. So he knows that to offer unruled notepaper to his patrons would be that much time and effort wasted.

Berger & Franz, New York City, dressed their stationery trim with display stands that were covered with blue crepe paper. Boxes of lawn stationery, white and blue, were presented alternately on the stands.

P. D. Elting, New York City, arranged a striking display with the aid of three arches, draped with green crepe paper. The boxes of stationery that were shown on the arches partly overlapped each other.

GOOD STATIONERY PROPAGANDA

Tuckers, Atlanta, Ga., do not encourage the sale of cheap stationery. They are out to educate their patrons to purchase the better kind, and in a recent newspaper advertisement they advanced several convincing arguments, as follows:

FINE STATIONERY—How Women Love It.

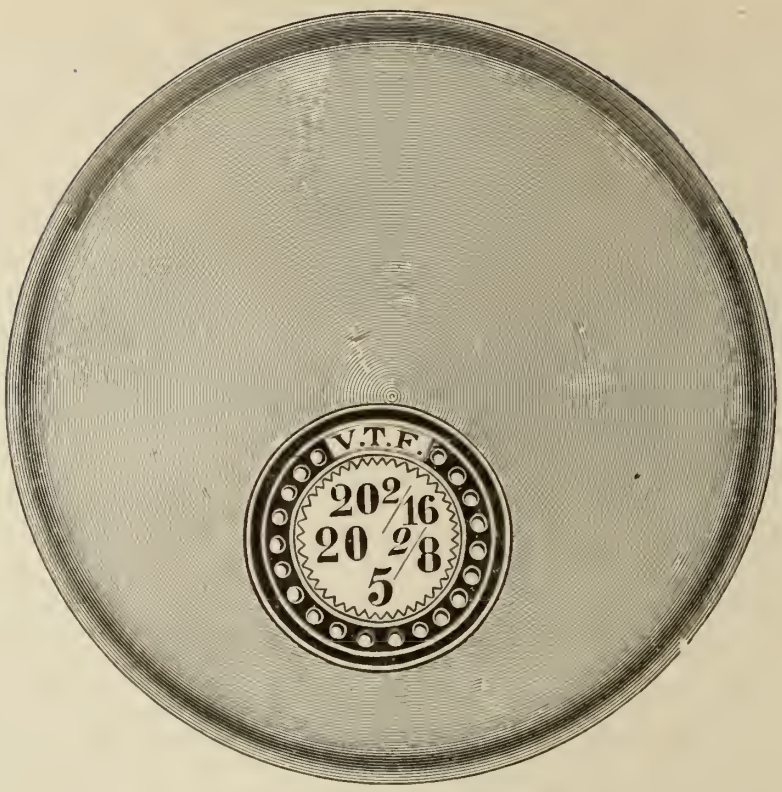
The old way of starting a letter: "I take my pen in hand" is obsolete, antiquated, terribly "bourgeoise." And yet no more so than the use of common, characterless stationery. The refined up-to-date woman wants distinctive stationery—paper of style, individuality and quality. She knows that there are just as defined and correct styles in stationery as there are in hats, gowns or furs. She knows what the correct styles are and she knows her correspondents know equally well.

In connection with a recent stationery trim, Liggetts, New York City, had two cards serving as excellent reminders. The cards were worded as follows:

"Write a Letter Home To-day."

"When in doubt about Good Stationery, Buy it Here."

Stationery can be put into the display window to the unaccompaniment of "atmosphere" and it will sell, but if yours is a good class clientele who like everything in good taste, they will more readily buy tinted stationery that is exhibited in an artistic setting.



V.T.F.

Watch Glasses

Standard of the World

V.T.F.

is an abbreviation of VERRERIES TROIS FONTAINES, Lorraine, France, where V.T.F. glasses have always been made. All others made elsewhere are imitations.

Sold by All Jobbers

HAMMEL, RIGLANDER & CO.

EXCLUSIVE WHOLESALE DISTRIBUTORS

NEW YORK, U.S.A.

Practical Correspondence

Solutions of Problems and Difficulties met with by our Readers

ABOUT MARINE INSTRUMENTS

Question:—Can you tell me whether there is any book published that deals with the adjustment and repairing of sextants, compasses and other marine instruments? If there is a book upon marine chronometers and how to overhaul them I would like also to have the name of this.

Answer:—Probably the best book on these lines is "Engineer's Surveying Instruments," by Baker, price $2.75. Quite likely you might find it in your local library. Otherwise you might order it through any book store.

We know of no book that treats of marine chronometers exclusively. A number of years ago a series of articles upon this subject appeared in the TRADER, but these have long been out of print. "Watch Repairing," by F. J. Gerrard, a former springer and adjuster of marine chronometers for the British Admiralty, published by Crosby Lockwood & Son, contains a helpful chapter, short but reliable so far as it goes. Most of the handbooks of the trade, such as Britten's Handbook, Dictionary and Guide, and Abbot's American Watchmaker and Jeweler, illustrate the chronometer escapement, the chief portion of the mechanism that differs from the ordinary watch other than in size. They also treat of the fusee and its adjustment, which even to-day requires to be understood by the workman who sets out to overhaul marine chronometers. Practical coaching at the bench by an experienced chronometer maker or repairer would prove more helpful than anything you may be able to find in print.

TO REMOVE STAINS FROM IVORY

Question:—We have an article or two in ivory, not imitation but the genuine stuff, that have become stained and discolored. The customer has brought them to us to have these stains removed. Can you tell us how to go about this?

Answer:—If the stains are only superficial they may perhaps yield to washing with liquid ammonia, followed by careful rinsing in soft water. If this does not remove them altogether, for such stains often penetrate comparatively deeply, follow the above washing by applying a solution of peroxide of hydrogen. This is commonly used for the bleaching of ivory and will remove any but the most deep seated discoloration. If the articles are such as will permit of a still more drastic treatment, the stains may be filed away or carefully scraped away with the sharp edge of a piece of glass. Be careful not to hollow the surface in such a way as to be noticeable, then smooth with fine sandpaper and repolish with chalk and water or putty powder.

FITTING A BARREL HOOK.

Question:—Through Practical Correspondence will you please give directions how to put in a new barrel hook to a Swiss going barrel watch, about 16 size?

Answer:—To fit a barrel hook to an old-style barrel—to any barrel other than the modern safety barrel—first drill a hole about one-quarter the width of the mainspring in diameter and pointing directly towards the centre of the barrel. Follow the drill with a finely threaded tap, holding the tap in the lathe and the barrel in the right hand. Be sure that the barrel is tapped with a sound, full thread. Examine it with a glass to make sure that it is so. The burr thrown upon the inside of the barrel as the result of the drilling and tapping may be removed by means of a sharp knife or a graver. Then take a piece of hard drawn wire, brass if the barrel is of brass and nickel if it is made of nickel. This should be at least twice as large as the diameter of the hole tapped in the barrel. Having selected a suitable piece of wire, turn it down on a long taper until of a size to bring up a good full thread, using the hole in the screw plate that corresponds with the tap used in threading the hole in the barrel. After threading, turn the stock back of the threaded portion at an angle of about 45 degrees, just as though you were forming the head of a screw that was intended to be sunk flush with the plate in a champhered hole. Back of this "head" turn the stock three parts through and break off. Now put this tapered, threaded wire through the hole in the barrel from the inside and screw it home by gripping the tapered portion in a pin-vise on the outer side. Though screwed carefully home the first time, a new screw fitted to a new hole, when unscrewed and subsequently replaced, will require to be turned a little farther than it was turned at first in order to screw it tightly home. Allowing about one-eighth of a turn on this account, mark that part of the hook that extends inside the barrel with a knife, marking the side on which the spring will hook as a guide when filing up later. If this marking and the subsequent filing are accurately done, when the hook is finally screwed into position it will face in the right direction to receive the mainspring and its sides will be parallel with the top and bottom of the barrel.

Now remove the wire from the barrel and shape up the hook with a fine file according to the marks previously made. The hook should barely extend beyond the thickness of one coil of the mainspring and may be finished flat or sloping slightly towards the back. Again insert the wire from the inside of the barrel, screw it firmly home, cut it off on the outside, using sharp cutting pliers or, if the hook is large or the barrel on the thin side, severing it with a screw-cutting file. Finish carefully with an oil-stone slip or with a slide-rest cutter in the lathe.

When finished there should be no unsightly marks on the outside of the barrel—and no soft solder will be needed to insure that the hook will not pull out.

OILING PARTS OF REPEATER

Question:—In overhauling a repeater watch should the hammer pivots be oiled like any other pivots in the movement, or are these better left dry?

Answer:—Hammer pivots in a repeater watch must be oiled like any other pivots in the movement. Put just a touch of oil also to the tips of the hammer springs, to the pallets where they turn upon their studs, to the studs where the pallets press upon them, to the points where the pallet springs touch, to the rack stud and rack teeth, to the points of contact between springs and all the parts they actuate.

Are You Ready for the Big Business of the Spring Season?

ORDER CONJOINT WHITE GOLD MOUNTINGS

1. Our WHITE GOLD with its LASTING BRIGHTNESS finds its equal only in platinum.
2. Our ORIGINAL EXQUISITE DESIGNS.
3. Our PRICES and SERVICE.

Our Canadian representative is:

ROSLYN E. HART
TORONTO, ONT.

The People that Made White Gold Famous

CONJOINT JEWELRY CORPORATIONS
MAIN OFFICE 108 FULTON ST. NEW YORK
UPTOWN SALES OFFICE, BUSH TERMINAL SALES BLDG
CHICAGO OFFICE HEYWORTH BLDG

SCHOELLNER & HORBACH

Man'fg Company, Incorporated

NEWARK - N. J.

MAKERS OF

CUFF LINKS and SHIRT SETS

in Platinum, Gold, Silver, Platinoid and Pearl

SPECIAL LINES for JOBBERS

in artistic, high class designs, at extremely low prices.

CANADIAN REPRESENTATIVE

ROSLYN E. HART - Toronto, Ont.

TRADE NEWS OF THE MONTH

ONTARIO

Eighteen months' imprisonment for Samuel Rappaport, alias G. S. Raidin, and $200 fine or three months' imprisonment for J. H. Rothman were the sentences handed down for the pair of diamond swindlers arrested in Toronto on Nov. 13th last with $28,000 worth of gems in their possession, whose earlier activities and subsequent arrest were reported in the December issue of The Trader. Of the

SAMUEL RAPPAPORT.

diamonds $14,500 in value were obtained from two Toronto dealers, who accepted in payment cheques for $8,000, which had been raised after being marked by the bank for a total of $80. The remainder of the stones were obtained in Montreal by a variety of means. In the case of these no criminal action was taken, and the Montreal owners are taking formal civil action to recover them.

J. H. ROTHMAN.

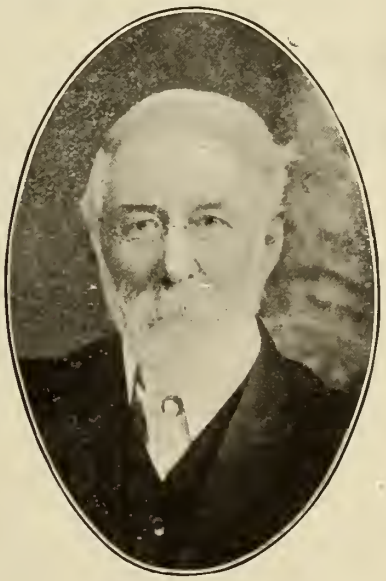
Rappaport is described: age, 25; height, 5'8¾"; weight, 185 pounds; build, stout; hair, dark brown, and bald; eyes, brown; complexion, dark; moustache, dark brown; birthplace, Russia; occupation, jeweler.

Rothman: age, 29; height, 5'5½"; weight, 124; build, slim; hair, light brown; eyes, blue; complexion, fair; moustache, blonde; birthplace, Russia; occupation, salesman.

There passed peaecfully away on February 13th, at her late residence, 9 Powell Ave., North Toronto, Susannah Jane Quirk, widow of the late William Henry Ellis, C.E., in her 91st year. Four sons survive, members of the firm of P. W. Ellis & Co., Ltd., Messrs. P. W. Ellis, M. C. Ellis, C. S. Ellis and W. G. Ellis. The funeral was held to Mount Pleasant Cemetery, on Saturday, February 14th, and was largely attended by the old-time residents of Toronto. The warehouse and factory of the firm were closed during the day.

Mrs. Isabel Charlotte Lees, wife of William Lees, passed away at her late residence, 467 Main Street East, Hamilton, on February 15th, aged 82 years. Deceased was born near Hastings, Kent county, England, and had resided in Hamilton for the last 60 years. Mr. and Mrs. Lees celebrated their diamond jubilee on February 1st. Deceased had never had any illness previous to her death, which is the first break in the family. She leaves to mourn her death, besides her husband, six sons and two daughters—George H. Lees, William Lees, K.C., Albert A. Lees, Herbert S. Lees, barrister, and Mrs. Frank H. Hood and Mrs. (Rev.) Peter Birrell, of Spencer Port, N.Y. There are twenty grandchildren and three greatgrandchildren.

Another of the Old Guard of Canadian jewelers, whose death occurred in January, was Mr. J. B. Fowler, of St. Catharines, who would have celebrated his diamond jubilee in the jewelry business this year had he been spared for the anniversary.



THE LATE MR. J. B. FOWLER.

Mr. Fowler built his own and the two adjoining stores, known as the Fowler Block, in 1860, establishing what was then an ultra-modern business in diamonds and precious stones, both set and unset, and jewelry of every kind. He was the first in St. Catharines (then a rival of Toronto) to discard the shuttered window and put in fine sheets of plate glass. This was such a radical change as to prompt someone—the very first night—to throw a large boulder through the window.

During the American Civil War Mr. Fowler did a flourishing business and became thoroughly established as a leading merchant in the jewelry line, and of recent years had been catering to many of the third generation of his early customers. Although an American by birth, he spent the greater part of his life in St. Catharines. He retained control of the business himself, even at an advanced age, and came regularly to the store each day up to the time of his last illness.

Mr. Vincent Borrelli, of Borelli & Vitelli, left on February 20th, on the Steamship "Guiseppe Berdi," together with his family to visit branch offices of the firm in England and Paris, and is then going on to Italy, taking the trip through Europe combining business and pleasure.

E

A DEPENDABLE LINE

There could be no more appropriate time than the present to fill in your stock with a Sorting Order of our

Solid Gold and Gold Filled Goods

You can depend on our line to satisfy the most exacting customers. Let us put you on our calling list.

JAMES EASTWOOD

Wholesale and Manufacturing Jeweler

65 Provost St. - New Glasgow, N.S.

Mire Bros.

IMPORTERS AND CUTTERS OF

DIAMONDS

New Birks Building
Phillips Square
Montreal P. Q.

AMSTERDAM ANTWERP

Chev. Vitelli, after visiting branch offices in Toronto, sailed for England, went on to Paris and then on to Italy, visiting the buying markets in Europe and also visiting the factories in these countries.

The Canadian Wm. A. Rogers, Limited, has issued the following circular letter under date of February 26th:

"It is with deepest regret that we have to advise you of the sudden death from pneumonia of our Western Ontario representative, Mr. F. E. Dickinson.

"Mr. Dickinson's kindly and courteous disposition, his loyalty to his friends, his faithfulness in all matters large or small, had placed him high in the esteem and affection of his business associates, and it is with a feeling of deep personal loss that we record his death."

Many members of the trade will feel equally keenly the death of Mr. Dickenson, whose courtesy and good nature was proverbial.

Joseph Guigue, aged 65, of Toronto, was picked up by a policeman on Queen street helplessly drunk. When he began to sober up he started to talk, and admitted breaking into Morris Rubin's jewelry store at 175 West Queen street, and stealing a quantity of watches and other articles. Guigue, it is said, broke the front window of the store with a hammer, and putting his hand in through the hole, stole the contents of the window. Detective Newton recovered the watches in a York street pawnshop.

Readers of The Trader will learn with deep regret of the death at her home in Oak Park, Ill., of Mrs. F. R. Bentley, wife of the editor of the practical department of this publication for many years. Mr. Bentley, as many in the trade will recall, was at one time employed in the watchmaking trade in Toronto and a student at the Canadian Horological Institute. He began to write practical articles for The Trader and developed a penchant for literary work that eventually led to an offer of the editorship of "The National Jeweler" of Chicago, which, under his able direction, has become the most widely circulated of American jewelry journals. He was about to take a trip to visit his Canadian friends when Mrs. Bentley was seized with the malady which resulted in her death. Great sympathy will be extended to Mr. Bentley, not only by his own friends but by the many who have read and profited by his able articles on practical watch work.

An organization meeting for the North Bay district of Ontario was held on February 3rd, Gordon McLaren and Stuart H. Lees of Hamilton being in attendance to help along the organization work. Those present were E. W. Ross and R. H. Thompson, North Bay; J. S. Gill, Sudbury; J. B. Nadon, Sturgeon Falls; A. W. Sanderson, Haileybury; A. E. Mallett, Cochrane; L. Halperin, Timmins. The Northern District Jewelers' Association was duly formed, Mr. Ross being chosen as the first president and Russell Thompson as secretary-treasurer, the vice-chairman being Mr. A. W. Sanderson of the Strong Drug Co., Haileybury.

The Electrical Silver Polishing Co. has been registered in Ontario.

The business formerly conducted by the late J. G. McLean in Stratford has been disposed of by his estate to Mr. L. E. Garrett.

Mr. T. M. Palmer, formerly with Mr. A. H. Tobey of Sudbury, has purchased the business of A. J. McCullach of Capreol, and took possession last month. Mr. McCullagh has gone to Edson, Alta., to take charge of the business of his father, who unfortunately has been in poor health.

MANITOBA.

Winnipeg's annual bonspiel, which at the time of writing is eclipsing the trial of the strike leaders in point of public interest, is proving the source of some added business to the jewelry trade. From all parts of the West curlers are now in the city, and many of them are accompanied on this annual holiday by their wives. Shopping is a favorite diversion, especially with the women folks, and the jewelry stores are coming in for some attention. Many of the headings which appear on the bonspiel stories in the press are remindful of jewelry ads. The names "Birks" and "Dingwalls" appear in almost every headline, owing to the fact that the two most coveted trophies have been donated by these establishments.

The Canadian Community Cut Glass Company, Ltd., will establish in Winnipeg about March 1st, and will manufacture all lines of cut glass tableware from blanks. It will be the first enterprise of its kind west of the Great Lakes. J. S. Mason and H. P. May, officials of the company, both of whom have had a wide experience in the manufacture of cut glass tableware in Eastern Canada, have been in the city for some time making preparations for the opening of the factory.

The company will commence operations with a limited number of machines, but it is anticipated that before the end of the year some 75 men will be employed. Already, it is stated, the entire output for some months to come has been sold. The feeling is that company will be in an advantageous position as regards the Western trade, and arrangements have been made to have the whole territory from Winnipeg to the coast covered by travelers.

By a misfortune Birks' annual clearance sale, which was held from January 16th to 20th, fell during the period when there were no Winnipeg newspapers, owing to a temporary cessation of the newsprint supply from Fort Francis Ont. In this they were the victims along with many other Winnipeg establishments which had sales scheduled about that time. The window displays and the alluring markings of the different lines which were reduced were a compensatory feature, however.

The announcement of a new bonus plan which would be based upon the earnings of the company and which would be distributed annually among the employees was the feature of a dinner and dance held by the staff of the Birks' establishment recently. The party consisted of 150 sales people, watchmakers, platinum workers, diamond setters, engravers, departmental managers, and mail order employees. Every branch of the business was represented and the married men were accompanied by their wives. The chair was taken by Mr. T. J. Porte, and the toast to the King was proposed by Mr. Bergin of the manufacturing department, who represented the returned men and who discussed "co-operation." Mr. Hazelton, representing the retail department, proposed the toast to the firm, which was responded to by Mr. George Markle. It fell to Mr. Markle to make the announcement regarding the bonus scheme. Mr. Martin, representing the optical de-

Gathering of the employees of Henry Birks & Sons, Ltd., Winnipeg, on the occasion of the annual banquet.

Remember when you want

CHAIN

THAT IT IS

MADE IN CANADA

at 21-23 River St.
Toronto

ELECTRIC CHAIN CO.
of Canada, Ltd.

ISRAEL MICHALSON

Sole Owner of I. L. MICHALSON & SONS

DIAMONDS

FROM STOCK AND BROKERAGE

26 Holborn Viaduct E.C.1
London, - England

Cable Address:
NOSLAHCIM, LONDON

partment, responded fittingly to the toast of "The Ladies." Miss Woodford contributed a vocal selection. After the programme of dances, the party broke up with three cheers for the firm and a tiger for the management.

Arrangements have been completed for the annual short course in business methods and merchandizing to be held at the University of Manitoba during the last week in February. The enterprise, which is under the auspices of the Retail Merchants' Association, is expected to be more popular than ever this year. Among the speakers engaged are: Robert C. Line and John S. Taylor, American business experts; H. P. Gundy will speak on the Bankruptcy Act, and Edwin Loftus, K.C., on Commercial Law, John C. Shelly, K.C., on Accounting, W. D. Glendenning, C.A., on Income Tax Returns, T. L. Arnott on The Lay-out of a Store, Thomas Bachelor on Show Card Writing, and F. C. Middleton on Community Work.

The local Board of Trade announce that they will submit on request the name of a firm of manufacturing agents at Melbourne, Australia, already representing a number of important American and European manufacturers, who desire to get in touch with the manufacturers of jewelry and other lines with a view to securing goods suitable to their trade. It is stated that the company is well represented throughout Australia and has a large selling organization behind it.

New openings for merchants in all lines are seen in the twenty-one new towns which are being laid out by Canadian National railways in the prairie provinces. The majority of these are in Saskatchewan and are served by projections and new branches which are either constructed or under construction this year.

Fred. Wilson of Moose Jaw, Sask., was among the sufferers from a fire which broke out in the basement of Weir's cigar store and did $50,000 damage.

LONDON

Members of the jewelry trade and citizens of London generally were shocked to hear of the death of Ex-Alderman Thomas Gillean which occurred Tuesday, February 10, after an illness of only a few days from pneumonia at his home in this city. Mr. Gillean was a native Londoner and prominently and intimately connected with the life of Western Ontario, not only as a jeweler but also in civic affairs and athletic circles. Born on January 13, 1855, Thomas Gillean was the fourth of seven sons of the late James Gillean, one of London's first merchants, who conducted a stationery and book-binding store on Dundas street. He was educated in the common schools and later became an apprentice with William Fraser, a jeweler, of Chatham. Returning to London, he finished his apprenticeship with the firm of A. and S. (Sandy) Murray on Richmond street, where he remained for four or five years.

He then bought the stock and goodwill of James Westland, a manufacturing jeweler on Richmond street, a few doors south of Dundas street. After about five years there, he moved to the location where the Gillean store stands at present, about thirty years ago.

From boyhood, he and his brothers were keenly interested in athletics, and he always retained an active interest in outdoor sports. It was in baseball, however, that he excelled. In 1876, he was one of the two London boys who played on the famous Tecumseh "Reds," the baseball team which won the world's championship. Mr. Gillean was left fielder.

Later in life he was an ardent curler, and as a member of the London Curling Club, donated many cups for competition in curling matches. Fishing was his hobby. He was instrumental in the formation of the Snake Island Fishing Club which numbered among its members some of London's most prominent citizens.

As a member of the board of education, he came into intimate relations with the teachers and pupils of the London collegiate institute. He donated medals and rings for competition in oratory and English competition each year, and his visits to the school were always looked forward to with keen anticipation by the students.

As a member of the public library board, Mr. Gillean did excellent work and was instrumental in the establishment of a branch library in East London, a departure which has proved a decided success.

Mr. Gillean was a member of Kilwinning Lodge, A.F. and A.M., and attended the First Presbyterian church.

He married Emily Ward, daughter of the late John Ward and sister of William Ward, well-known cigar manufacturer of this city. In addition to his wife, four brothers survive, William D. of Montreal, James R. of Los Angeles, Cal., and John S. and Alexander of London.

The funeral, which was private, took place from the family residence, 417 Dufferin avenue, on Friday afternoon, February 13, to Mount Pleasant Cemetery. The services were conducted by Rev. Dr. James McCrae. The members of the public library board acted as honorary pallbearers. The active pallbearers were: Gilbert Ward, F. Ward, Becher Ward, W. Ward, A. Goodwon of Brantford, and a nephew H. Gillean of Montreal.

S. Howard Lyon has completed the sale of stock and fixtures of A. Morphy and Company, and the store is now being overhauled for the firm of R. H. and J. Dowler, Clothiers.

Miss Adelaide McKee has joined the staff of W. G. Young as bookkeeper, and Miss Lelah Scott, formerly bookkeeper, has been transferred to the sales staff.

J. H. Vanstone of the C. H. Ward and Company forces has been ill for some time, but is now reported as improving.

"Wilf" Jones of C. F. Jones and Company reports business as good in both Toronto and Montreal. While in Toronto he was a guest at the banquet of the Toronto jewelers and also attended the sessions of the national convention in Montreal. He speaks highly of the hospitality of members of the trade in both places.

John S. Barnard was highly honored at the gathering of the Royal Arch Masons in Toronto when he was chosen district superintendent for the London district.

A wedding of interest to members of the trade took place in this city on January 20th, when Bessie Norton, daughter of Mr. and Mrs. John Norton of this city was united in marriage to C. H. Foster of the staff of John A. Nash. Mr. and Mrs. Foster, who received many beautiful gifts, are residing on Cathcart street.

William Andrews, Jun., of St. Marys, and Arthur Brittain of Wyoming, were recent visitors in London.

"Reg" and "Aleck" Johnston have got things squared away in their fine new store on Richmond street near Dundas. Both were on the sick list with influenza for a few days, but are now on the job again.

John S. Barnard was among the Londoners who were the guests of the Toronto jewelers at the recent banquet in that city, and speaks highly of the good time provided.

George Hay of Hamilton, formerly of the staff of W. G. Young in this city was in town recently.

How the Rotary spirit can be applied to the conduct of business was the subject of an address at a recent Rotary Club luncheon in this city by W. G. Young. After refering to his Western trip where he assisted in the formation of provincial jeweler's associations, Mr. Young said:

"Our object is to help men in business to be better business men," he said. "We are trying to teach men to know each other better, to eat together and not to eat each other.

"Is it not incorrect to call your neighbor in your own business your 'competitor'?" he asked. "Is there only one in your line who is successful? Are there not several you regard as such? Are they not, then, rather associates than competitors?

"Statistics say that 95 per cent. of business men fail. Should any man fail in business? Is he a victim of circumstance, of chance, of caprice? Most assuredly not, if he is in his right place and understands fully the science of business. Every man has a place by right of his natural qualifications to fill that place."

Jewelry headed the list in the London War excise tax returns for this city for the month of January, according to figures recently published here. The total amount paid on jewelry amounted to $2,936.03.

G. W. Pitt, veteran jeweler of this city, has the sympathy of members of the trade in the death of his son-in-law, Frederick J. Darch, supreme secretary of the Independent Order of Foresters, whose death occurred recently in Toronto.

St. James' Anglican church, this city, was the scene of a quiet military wedding with an atmosphere of war romance surrounding it, on Tuesday, January 25, when Frances, eldest daughter of Mr. and Mrs. C. R. Collyer, was united in marriage to Gordon M. Cooper, son of Mr. and Mrs. A. E. Cooper, all of this city. Rev. W. L. Armitage performed the ceremony at 4 o'clock.

QUALITY MADE IN CANADA JEWELRY

JET AND AMBER
Earrings, Bar-Pins and Necklets

YOU will be pleased with our showing of Jet Earrings and Bar-Pins, also our Necklaces in assorted lengths with Plain and Faceted Beads.

Amber Bead Necklaces in different lengths, of clear and cloudy amber. Also a beautiful range of White and Pink Coral as well as Mother-of-Pearl Necklaces.

It would be a pleasure to forward you an approval selection of these or any of our regular Jewellery or Cameo lines.

We have some genuine Elephant Tusk Ivory Cigarette Holders.

ANTHONY BROTHERS

Makers of High Grade Jewellery

24 Adelaide St. West Toronto, Ont.

A REGISTERED TRADE MARK B

Revolving Breakfast Dish No. 31633

What could be more acceptable to the bride than a beautiful Breakfast Dish, that features quality coupled with usefulness?

A full line of samples are now being displayed in our Montreal showrooms.

Write to-day for our catalogue (and price lists) showing the many attractive lines we are producing.

JOHN ROUND AND SON LIMITED.

Tudor Works, Sheffield England. 51 St. Paul Street West, Montreal

Also Canadian Sales Agents for

THE MIDDLETOWN SILVER COMPANY, Makers of MID-SIL CRAFT SILVERWARE

The couple first met in France as patient and nurse, both at the time being quite unaware that they were from the same city in Canada. Major Cooper won distinguished honors during the war, first as a captain in the 2nd Divisional Train, and later as O. C. of the 5th Divisional Train before and during the allied occupancy of Germany, and was twice mentioned in dispatches. The bride's family has an enviable record, the bride having had four brothers engaged in the war.

The sympathy of the trade is extended to Mr. Fred Allport of the E. H. Allport staff, in the death of his wife, Myrtle Ivey Allport, which occurred in Victoria hospital this city, Friday, February 13. Death followed a brief illness from pneumonia. In addition to her husband, and an infant daughter, she is survived by her mother, Mrs. Emma Pennecott, one sister, Lillian Pennecott of Detroit, and three brothers, Glen, Gordon, and Dr. Clifford W. Pennecott, all of this city. The funeral was held privately from the residence of her mother, 60 Craig street, Monday, February 16, to Mount Pleasant Cemetery.

ALEXANDER MOFFATT DEAD.

Death came suddenly to Mr. Alexander Moffat on Saturday, February 14th, at his home in Calgary. He was taken ill after dinner, Friday evening, and expired during the early hours of the following morning, death being due to heart failure. Mr. Moffat was 66 years of age at the time of his death, and had led an active life up to the time of his demise. On Friday afternoon he had been busy in the work of the Church Forward Movement, and had been curling the previous evening.

THE LATE MR. ALEXANDER MOFFAT.

There remain to mourn his loss, Mrs. Moffat, four daughters, one sister, and five brothers.

The late Alexander Moffat was born in Edinburgh, Scotland, and came to Canada when he was ten years of age with his parents, and resided for some time at Fergus, Ont., where he served his apprenticeship with F. Chinneck. He worked in Toronto from 1872 to 1877, and started business for himself at Port Elgin in 1878. In 1891 he moved to Brantford, and in 1910 to Calgary, where he has since been in business in the firm of Moffat Bros. He was a keen golfer and curler, and was active in church matters, business, and sports right up to the time of his death. The funeral was held on February 18th.

BRITISH COLUMBIA

Whether or not it is due to the British Columbia climate we do not know, but of late there has been quite a considerable addition to the infantile population of the Terminal City. Three of the local Birks staff has participated in the distribution of the "little blessings." The happy dads are Wallace Parker, manager of the jewelry factory, whose wife presented him with a fine male addition; Walter Rimes, display manager, who is rejoicing in the arrival of a "little fairy," and Alex Loutet, one of the watchmakers, to whom the stork brought a young son. Mothers and youngsters are all doing well—and the fathers are as well as could be expected under the trying circumstances.

Harry Birks, of Messrs. Henry Birks & Sons, was a visitor to Vancouver early in the month. Harry was so pleased with our fine climatic conditions out here that it was a task of some magnitude to tear him away from the delights of the golf course during his stay in our midst. He was looking hale and hearty, and the change will do him good.

Mr. Gray, watchmaker, at Smithers, has added a china department to his store in this Northern town. Mr. Gray has the courage of his convictions, and bought liberally for his new department.

The twentieth annual convention of the Associated Boards of Trade of Eastern British Columbia was held at Trail in the early part of February.

The Mayo district, in Alaska, expects a big silver stampede this summer, according to all reports. Rich galena deposits were discovered last summer, and assays proved the value of the ore. Investigations are now going on to establish the extent of the ore body, and, following the result of these investigations, it is believed a big development will take place.

Snowdon Malzard, for a number of years employed in the local Birks store, died recently at St. Peter's, Jersey, Channel Islands. Quite a young man, only about twenty-seven years of age, Snowdon was very popular with his fellow-employees and with the patrons of the Birks store. He went overseas with the 47th Battalion in the early days of the war. Enlisting as a private, he gradually worked himself up to the position of sergeant-major. He was wounded and gased several times, and returned to Vancouver after his discharge. He preferred to live on the other side of the Atlantic, however, and his untimely death came as the result of a severe cold, his splendid constitution having become undermined by the stress and strain of the battle front.

Eddie Hill, of the old firm of Shortt, Hill & Duncan, jewelers, at one time in Victoria City, was a recent visitor to Vancouver. Mr. Hill has spent the past three years in Japan, and says that things are moving fast in the Flowery Kingdom, with lots of opportunities for the man who cares to keep his eyes open for business.

The business on Commercial Drive, Grandview, carried on for many years past by F. Pyman, has been purchased by L. E. Leblanc. Both jewelery and optical ends of the business will be carried on by the new proprietor. Mr. Pyman, whose health has been failing of late months, intends devoting the major portion of his time to the business of chicken ranching.

South Vancouver A. and N.V.A. has appointed Municipal Electrician Hubbard and ex-Councillor James Campbell to confer with the local Retail Merchants' Association and other bodies in regard to telephone rates within the municipality. The idea is to ask that there be no toll charge for calls between Fraser, Collingwood and Fairmont exchanges.

Arriving recently from Winnipeg, and investing $3,000 cash, together with all her personal belongings, in the purchase of a jewelry business on Hastings street, Vancouver, the new owner, Mrs. Mary Robinson, found herself without a license to carry on, as the license held by the former owner of the business was non-transferable and was cancelled by the local license inspector when appraised of the sale. Mrs. Robertson has urged the City Council to permit her to carry on business upon a transfer basis.

We hear that Robert McDonald, who is making a signal success of his jewelry business on Hastings street, is the proud owner of a brand-new McLaughlin automobile. Let's hope that Bob will find his new acquisition a real pleasure, and a big step in advance of his old Chev.

W. J. Kerr, of Kamloops, came to Vancouver to take part in the deliberations of the three-day convention of British Columbia Boards of Trade.

MESH BAGS

ARE

ESSENTIAL TO THE WELL-DRESSED WOMAN

The ever-critical Dame Fashion decrees that mesh bags will play an important part in the attire of the observant woman.

Dealers are realizing this fact, and are fostering this trade with

Whiting & Davis Mesh Bags

Your customers will want Mesh Bags, and should you supply them with this line, you will be fulfilling their utmost expectations in every manner.

Your Jobber will gladly supply you with our lines.

Whiting & Davis Company
Sherbrooke, Que.

M. LEWIS MITTENTHAL

DIAMONDS

Selection Parcels Sent on Approval

344 MOUNTAIN STREET
MONTREAL

The British Columbia Jewelers' Association has got away to a good start, and one of the first official acts of the association was to send a strongly worded telegram to headquarters, urging upon both retail and wholesale jewelers the necessity of refraining from buying in the markets of the United States until such time as the exchange question shows signs of becoming normal. This procedure has already (in the early days of February) received marked attention at the hands of local wholesale grocers and fruit men, and there is no reason in the world why jewelers should not adopt a sane attitude on the question.

Joe Higinbotham, jeweler, of Brandon, Manitoba, came to Vancouver to escape the worst of the bad weather on the prairies. Even Brandon, one of the most pleasant spots on the prairies of Manitoba, is rather trying during the severe winter weather experienced in the great wheat province, and Mrs. Higinbotham and family are now resident in Vancouver, where the sun shines and the balmy breezes refresh, even in these early February days.

W. H. Mallett, who has one of the nicest and brightest stores in all of Grandview, Vancouver, put on a successful sale in the opening days of February. Mr. Mallett is a firm believer in the attractive power of window displays, and powerful nitrogen lamps illumine the front of the nifty little store during the evening hours.

During the month of January, the store of Harry Pickering on Granville street was the scene of a rather smart capture by the local police. Following the burglaries at the Huges and Pickering store, and at H. H. Ramages, the police force on night duty was considerably strengthened. One of the local plain clothes men, noticing a man whose actions were to him rather suspicious, shadowed the man for some time on Granville street, finally taking refuge in a doorway when his suspect loitered around the Pickering store. In a short time out came the prowler's diamond, and a hole was neatly cut in the plate glass. Just as the man hit the glass with a covered brick in his hand, the detective sprinted across the street, covering his man with a revolver. The man began to run, but a prompt command to halt, with the alternative of being shot, had a salutary effect, and the man was marched off to police headquarters.

Travelling in special trains, several hundred Canadian manufacturers will leave Toronto for the Canadian Manufacturers' Convention, to be held in Vancouver City, June 7-10, stopping at the more important cities en route, according to the itinerary which has been arranged.

The Manning-McIntosh trio, composed of Mr. and Mrs. R. C. Manning and Lorne McIntosh, gave a most interesting and thoroughly appreciated musical offering at a recent concert in Grandview. Mrs. Manning presided at the piano, while Messrs. Manning and McIntosh handled the Mandolines with real skill. It is high time the local jewelers' association had these artists "roped in" for a little social function, as music is a real help in fostering camaraderie and happiness.

To give the business men of the Dominion an opportunity of viewing their goods at first hand, a party of Japanese manufacturers is contemplating chartering a steamer, loading it with representative products of Japan so as to resemble a floating exhibition, and visiting the principal ports of the Pacific Coast, on both sides of the line. Vancouver will be included. The trip will probably take place during the coming summer. On the arrival of the steamer in port, leading business men will be invited on board and shown through the exhibition.

One of the most successful conventions ever held in the West was that of the British Columbia Boards of Trade, which took place in Vancouver City on February 4, 5 and 6. Almost one hundred delegates attended the opening of the three-day convention, and other delegates arrived later to take part in the proceedings. Over fifty resolutions were offered to the convention, and the get-together spirit of co-operation was keenly in evidence throughout the deliberations. So enthusiastic were the delegates, and so spontaneous the welcome offered, that it was decided to make the convention an annual one.

MONTREAL

A presentation of an engraved silver case was recently made to M. A. Rutenberg by J. L. Sabbath on behalf of the J. L. Sabbath Co. and their employees on the occasion of Mr. Rutenberg leaving the firm to go into business for himself. A theatre and supper party were also part of the evening's programme.

Mr. S. Weinert of Montreal reports that the unbreakable crystal insertion machine is rapidly becoming popular among the leading jewelry concerns. It enables the jeweler to save time in inserting crystals, as it does the work much faster than it can be done by hand, while it also enables him to procure any size or shape of crystal without trouble, as the machine has a set of drawers conveniently situated for stocking crystals.

Philip R. Myers, now in Switzerland, representing S. P. Myers & Co., Montreal.

A new device for outwitting burglars has come out of Indiana and threatens to put the Security Alliance and other forms of safe protection out of business. It is the Yeggmen Surprise Chemical Safe Protector, and consists of a metal holder and a 16 ounce bottle filled with chemicals. This is attached to the inside of the safe door and when the safe blower gets his acetylene torch going, the gases in the bottle expand, break the container, and the surprised burglar is forced to flee by the concentrated stench that emanates therefrom. Intensive suffocating pain is accompanied by temporary blindness and he cannot get within reach of the safe for hours. The idea is reported to have worked with success in several cases, but the enterprising burglar will no doubt add a gas mask to his outfit when its appreciation becomes general.

A letter has been issued by the Waltham Watch Co., dealing with the importation of Swiss watches. It first touches upon the large number formerly brought over by travellers as gifts for friends and relatives and then goes on to say:

"The questions before the American watch dealer are plain questions. Are we going to eulogize the foreign watch at the expense of our own? Are we going to help sustain the fallacy of Swiss superiority over the genius of America? Are we going to lose as a body, thousands of watch sales because we were not blunt enough and frank enough in sustaining the merit of the American-built watch?

"Before the war, all the satisfaction the American dealer obtained from these large retail purchases of Swiss watches abroad was an endeavor to keep them in repair, usually at a loss to himself, to say nothing of trying to please a dissatisfied customer.

"We all know that the American-built watch, grade for grade, excels the foreign product, and, through standardization, is profitably kept in repair.

"With these conditions confronting the American dealer, we believe it a paramount duty for his personal business protection to place the supremacy of the American-built watch freely and frankly before his customers, not forgetting that commendation of the foreign watch is direct competition against himself."

THE CROSS AND CRESCENT
(TRADE MARK)

Has always been outstanding as a symbol of integral value in

Rings—

It has built up a reputation that discriminating dealers are utilizing to satisfy their customers. The dealer handling this line of rings finds that he has a line that will fulfil every expectation of those who are attracted by their novel and dignified appearance.

Gold and Gold-Filled Jewelry—

will be in great demand in the near future, and the purchasers will desire an article well-finished and artistically designed. Our lines will meet with approval and enduring appreciation from even the most critical purchaser.

EAVES BROS.

128 BLEURY STREET - - MONTREAL

Horace Dorer

Jewellery Sales Expert

For the Legitimate Trade Only. Sales Conducted Anywhere on the North American Continent.

357 COLLEGE ST., Toronto, Ont.

604 CANADA BLDG., Winnipeg, Man.

669 GRANVILLE ST., Vancouver, B.C.

Telegraphic Address: 709 4th Avenue, New Westminister, B.C.

Returned Men

If you are seeking a position or wanting to start in business, your announcement will be inserted free of charge on the Want Ad Page.

Jewelers' Security Alliance

Will protect your Safe against Burglary

THE JEWELERS' SECURITY ALLIANCE has been established for over thirty-nine years, and during this time has given its many and prominent members efficient detective service and determined prosecution of the thieves, aiming at the restoration of the property when at all possible.

The Alliance offers you protection for the small sum of two dollars per annum. You cannot afford to be without such adequate protection at such a minimum cost.

For further particulars, write—

JEWELERS' SECURITY ALLIANCE

O. M. ROSS, Secretary

71 Richmond St. West, Toronto

STONE MARKETS IMPROVING.

Mr. R. Le Bailly, of the European Co., Toronto, has just returned from a trip to France, where he finds the stone market gradually improving. Deliveries will be getting better from month to month, and some of the goods that were scarce or unobtainable during the war are now available.

Prices on colored stones of all kinds have reached figures never heard of before, Mr. Le Bailly states. Various causes combine to bring this about: the export demand, the very large European demand for jewelry, the scarcity of raw material, and the high cost of labor. The adverse exchange is also taken into consideration in fixing the price, and this also tends to increase it.

However, Mr. Le Bailly succeeded in procuring a well assorted stock in all lines, and the European Co. claims to be in a ptiosion to take care of orders much better than during the past five years.

Mr. C. C. Smith of this firm left for the Pacific coast during the first week of February, and Mr. Henri Guyon for Halifax and St. John about the same date. The firm hopes to break all records this year. Not only is the general stock more adequate, but in the Myotis pearl line, always a leader, they are definitely assured of deliveries, and will be able to take care of all orders.

MOVE TO NEW QUARTERS.

The Canadian Ball Watch Co., of Winnipeg, recently enlarged their office and stock room space considerably, in order to attend more satisfactorily to the rapidly increasing business, which has shown remarkable development during the last year or two. The year 1919 exceeded all records by a large margin, and the outlook is exceptionally bright, due to the aggressive efforts of the general manager, O. H. Pyper. He has been wholly responsible for the growth, from its small beginning as a pioneer institution to its present highly gratifying national proportions.

MR. OSCAR H. PYPER.

When founded in Canada in 1910 the lines handled included only the Webb C. Ball Watch Co., Hamilton Watch Co., and the Illinois Watch Co. watches, and the American Watch Case Co. watch cases. At the present time, in addition to the above lines, there are in stock the Canadian Elgin Watch Co., Howard Watch Co., Waltham Watch Co., Admeral and Balco, Swiss watches; Illinois Watch Case Co., R. F. Simmons Co., H. & A. Saunders Co., Canadian Peerless Co. gold and filled watch chains; Ball, Hamilton and Waltham watch materials. These are all standard lines of the highest and most popular grades.

HOW THEY SHARE PROFITS

In a folder issued by the Goldstein Jewelry Manufacturing Company to employees, in connection with their first issue of certificates under their new profit-sharing plan, the sytem is explained at some length. The following extracts, however, serve to give an idea of the manner in which it works out for the employees:

At the first of each month a dividend certificate in the form of a cheque is handed each member, showing him the actual amount of money which he has earned through his extra efforts, above his weekly drawings, during the previous month. This certificate can only be cashed in person upon presentation to the Accountant, or he may save his year's certificates and then cash them, thereby taking advantage of the current rate of interest accrued.

When a member wishes an increase in his weekly drawing, he informs the Accountant thereof, his production records being in his favor, he secures the desired amount.

These funds and their share in the profits derived by the concerted effort of every member may be used for the purchase of stock, but in no case can stock be purchased by outside money brought in by the members. This is one of the principles of our system which encourages the members to become more financially interested, thus improving their standing as well as their production.

REDUCTION ON STURDY GOODS

Any announcement of price reductions in these days can hardly fail to come as a shock to retailers, so that the following circular from the Levy Bros. Co., Ltd., will be read with more than passing interest.

They say: "The J. F. Sturdy's Sons Co., whom we have represented in Canada for a number of years, appreciating the support given their lines by the retail jewelry trade of Canada, have completed arrangements to invest all payments for their Canadian business, in Canadian securities. This, of course, relieves us of the necessity of charging exchange on all goods of their manufacture, and in a monetary sense under present conditions, makes the Sturdy Company a Canadian factory, as a Canadian Dollar is worth a hundred cents when buying Sturdy goods, and the dollar stays in Canada.

"As our prices were figured with the exchange added, we are equalizing this charge by allowing a discount until we have our prices refigured."

24 KARAT CLUB DINNER.

The annual dinner of the Jewelers' Twenty-Four Karat Club of New York City was held at the Waldorf-Astoria, Thursday, January 15th. Canada was again represented by Mr. Stuart H. Lees, of Geo. H. Lees & Co., Ltd., Hamilton.

Covers were set for about 700, and tickets were at a premium. The decorations were probably the most lavish ever shown in this famous hostelry. The addresses delivered were of a very high order, and Mr. Lees reports that it was in his opinion in many ways the finest evening of the many years he has attended.

While in New York, Mr. Lees was the guest of Messrs. Larter & Sons, for which house Messrs. Lees & Co. are the sole Canadian agents.

Messrs. Bernet & Company, wholesalers, of Vancouver, have sold out their stock to Mrs. W. R. Vye, Ltd., of this city, and are retiring from the jewelry trade in British Columbia and Alberta. They are transferring the scene of their activities to New York, where they have an office at 28 East 85th Street, from which they will conduct operations as far as the Canadian market is concerned. It is their intention to enter the import and export business in jewelry lines.

Mr. Ernest Druiff, representing the firm of Messrs. E. Druiff & Co., of Birmingham, England, is visiting the United States and Canada for the purpose of purchasing cut crystal of fine quality. This firm carry on an extensive business throughout the United Kingdom, and have considerable prestige among the cut glass trade there. Mr. Druiff is at present placing some large orders with Geo. Phillips & Co., of Montreal, for fine quality cut glass. He expects to remain in Canada until the end of January.

THE NEW BAKER SETTING CATALOG—"C"

is now ready for distribution to manufacturing jewelers and jewelers' supply houses.

THIS edition of our Catalog of Settings, Ring Blanks and Jewelers' Findings illustrates and describes such articles as we either carry in stock or are prepared to make on short notice.

A copy has been forwarded to all old friends, and one will be cheerfully sent upon request to those whose acquaintance we have not yet made.

BAKER & CO., INC.

Refiners and Workers of Platinum Gold and Silver

30 Church St. New York — 54 Austin St. NEWARK, N. J. — 5 S. Wabash Ave. Chicago

WATCHMAKERS AND REPAIRERS
EFFICIENT AND CAPABLE WORKMEN.
QUICK SERVICE AND SATISFACTION.
George D. Neima & Company
Clayden Bldg. - TRENTON, N.S.

WE IMPORT
WATCHMAKERS' TOOLS AND MATERIALS
JEWELLERS FINDINGS
IMITATION AND REAL STONES
Headquarters for Waltham Material for Maritime Provinces
ARTHUR W. THOMAS
188 ARGYLE STREET, HALIFAX, N.S.

BEADS

ALL COLORS

We send approbation packages upon request.

* * *

Borrelli & Vitelli

36 Toronto St., TORONTO

Keystone

FRENCH IVORY BRUSHES

Are Made in Canada

The present high rate of exchange is deepening the appreciation of Trade and Public for superior goods manufactured in Canada.

The largest jewelers in Canada are selling Keystone French Ivory to their high-class clientele in preference to all other brands.

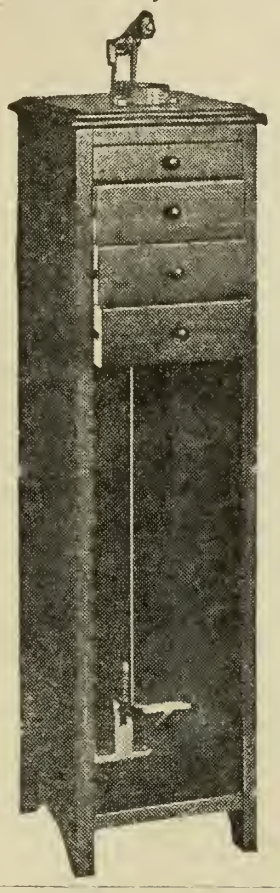
Why? Because of its beauty and utility—because every piece is guaranteed. All Keystone brushes are formed from solid blocks, brilliant in finish, unbreakable, and proof against discoloration.

Keystone Ivory Brushes are famous for their stiff, glossy, white, Russian bristles, varying in length so as to penetrate to the scalp.

At the present rate of booking, the supply of Ivory is apt to fall far short of the demand. Orders received now will assuredly be filled.

STEVENS, HEPNER CO.
Limited
PORT ELGIN, ONTARIO

Unbreakable Crystal Inserter



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SUREFIT

Means a perfect Watch Strap for both Ladies and Men, which can be worn with the greatest comfort and assurance that you are not going to lose your Watch. It is easily attached, requires no adjustment, and is always ready for use, as it does not become flabby by stretching.

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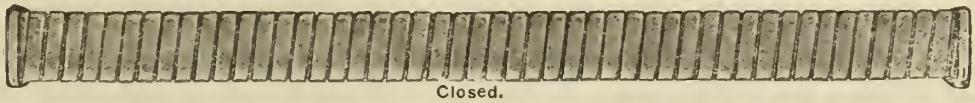

PATENTED

Closed.

Bracelet Expanded.

Both the Ladies' and Men's Straps are made in 14 Kt. gold, 10 Kt. gold, 1/10 rolled gold plate, sterling silver and American silver, having in all qualities an expansion of 1¾ inches.

The catches on the Men's Strap are made in 5/16, 7/16 and 5/8 inch, which fit all size watch lugs.

Now is the time to stock this item.

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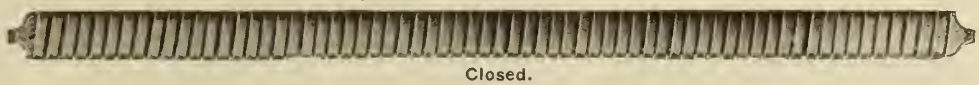
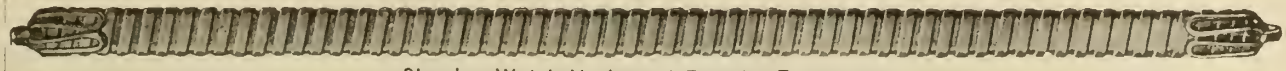


LADIES' STRAP

Closed.



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This item is not a novelty, but an article which will last and be worn as long as the Wrist Watch is in style, and it has come to stay.

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Having the material we can give you

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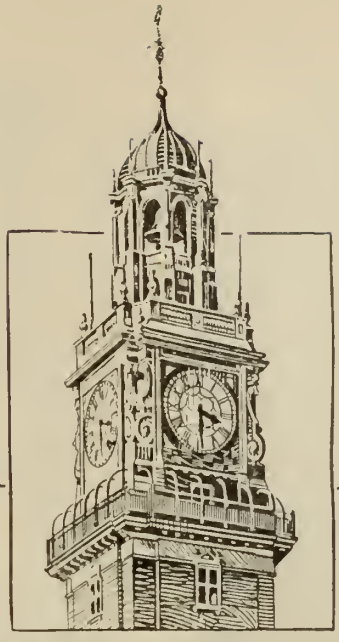

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"Situations Wanted" and "Situations Vacant," 25 words or less, 50c per insertion or 3 insertions for $1.00. "Business Chances," "Articles for Sale," and "Wanted to Buy," 50 words or less, one insertion, $1.00; three insertions, $2.00; five insertions, $3.00. Display announcements in black type, $1.50 per inch per insertion. Send copy by 20th of month. Remit by money order if possible.

NO ACCOUNTS BOOKED FOR "WANT ADS" ON THIS PAGE

Business Chances

FOR SALE IMMEDIATELY.
On account of sickness, Jewelery Store and Work Shop, with tools and material. Established 8 years; first class customers secured. Very good opportunity for a serious man, and a good watchmaker. For further information apply Box 599, Trader.

FOR SALE—Jewelery and Optical Business in good Alberta town, north of Calgary. Stock and fittings about $1,000. Reducing. Nice repair trade. Good mixed farming district. Health cause of sale. Apply Box 603, Trader.

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BUSINESS WANTED—To buy jewelry stock in Ontario. State amount stock and lowest cash price. Geo. W. Wisnom, Box 316, Trader.

WANT to buy a jewelry store in good town of not less than 2,000. Must be a bargain; give full particulars in first letter. Address A. J. Quinlan, Dunnville, Ontario, Canada.

WANTED—To buy a jewelry business within 75 miles of Montreal; large or small town. Box 584, Trader.

Situations Vacant

WANTED—Manager of Watch Repair Counter. The taking in and giving out of watch repair work—state experience. Henry Birks & Sons, Montreal.

WANTED—Watchmaker, must he capable of repairing railway watches. Apply Robert McDonald, 413 Hastings St. West, Vancouver, B.C.

WANTED—Jeweler one who can do ordinary jewelery repairs. Apply stating salary and experience. Hicks and Pentz, Regina, Sask.

WATCHMAKER WANTED—$30.00 per week, plus 2% on sales and 40% on work over $50.00 per week. Competent man can make $50.00 weekly. A. C. Skinner, Sherbrooke, Que.

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to go to Halifax

Must be able to do plain engraving, monograms, and initials. State experience and salary expected in first letter. Transportation paid. Apply Box 598, Trader.

WANTED—Good watchmaker, one who can engrave preferred, good wages and steady position to right man. A. H. Tobey, Jeweler, Sudbury.

WANTED—Watchmaker, one who can handle clock repairing. Can also have good front store experience. Apply Jackson's Limited, St. Thomas, Ontario.

WATCHMAKER WANTED—We have a splendid opening for a capable watchmaker and jeweler, one who can sell goods when necessary, and has some good managing ability, must not be afraid of work. This position is permanent, and salary is considerably more than paid the average watchmaker, salary and commission basis or straight salary whichever desired. Please give full particulars, copy of references, etc., in first instance. Location Northern Ontario. Applications strictly confidential. Box 594, The Trader.

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We would like to correspond with a jeweler with a view of taking care of his watch repairs.
A return parcel assured every week.
If you are within reasonable distance from Toronto we would give you a personal interview. 25 years experience.
Box 604, Trader.

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WANTED—Model F, or later, second-hand Geneva Retinoscope and Ophthalmoscope in good condition. D. I. Gue, Optometrist, Medicine Hat, Alta.

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FOR SALE—Watchmaker's Bench, 12 drawers, slide and 144 material bottles, new. Latest rivet slide rest. Paramount staking tool. Box 600, Trader.

1 large Jeweler's Safe, Taylor make, inside dimensions 33" x 50" x 18". 23 feet Jeweler's Wall Case, plate glass lifting doors. 1 all glass silent salesman, 5 ft. long; 1 plate glass mirror 33" x 60"; 1 Optical Test case; 1 Watch Glass Cabinet, 10 drawers; all in first class condition; located in Ontario. For particulars apply to Box 605, Trader.

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Fortune will be always kind,
For as sure as she is black,
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Sterling Silver, $3.25 doz.; $36.00 gross.
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1711-12 Royal Bank Bldg., Toronto.

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Made in U. S. A.

"Equal to the best ever imported"

Size	8/0	6/0	4/0	2/0	1	2	4	6	
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We guarantee quality and will replace any if found unsatisfactory.

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MEMORIAL TABLETS
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Cast Bronze Panels, Bronze Architectural Work, Statuary, Name Plates and all forms of commercial castings made of the finest quality of bronze and workmanship. Our skilled craftsmen have had years of training in this special work.
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Accurate returns made on Scrap
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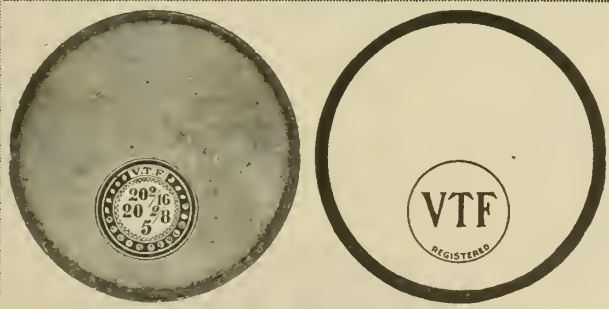

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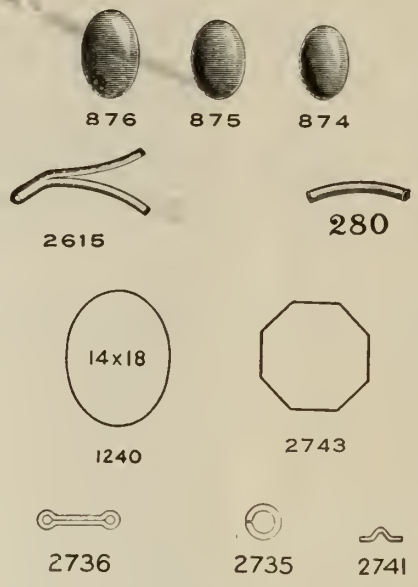

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OBTAINED SEVEN
WORLD'S RECORDS
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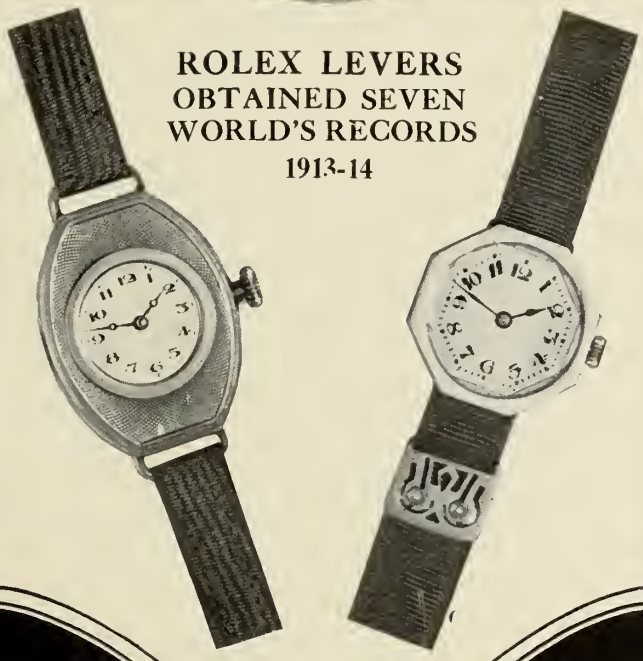

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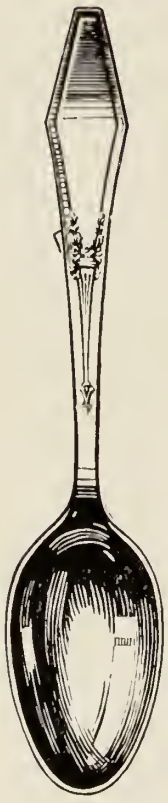

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For, with every day that comes, new dealers discover that

Holmes & Edwards

"Silver Inlaid" and "Super Plate"

Flatware

and our other trade-marked products are the lines that sell—the lines that provide the greatest margin of profit, the lines that give complete satisfaction to customers.

Get in touch with us for your requirements. It will be to your interest to handle this silverware for 1920.

The Standard Silver Company of Toronto, Limited

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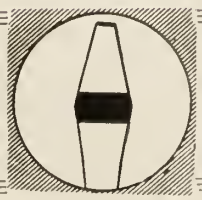

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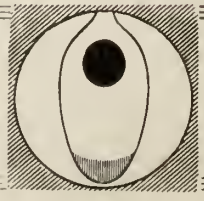
Protected
Where the Wear Comes



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Started a little over 30 years since in a small way, and at a minimum expense, the patronage has steadily grown, without any expense on our part except these advertisements.

During the last few years the increase in purchases has been marvelous. 1916 was a very big year. 1917 was bigger. 1918 showed an increase of over 50%; and the books just closed for 1919 show that the Jewelers again have sent us much more Gold, Silver, Platinum and Rolled Plate than ever before.

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With your help, we hope to show another increase for 1920. We will do it by continuing the same honest and prompt returns.

GEO. H. LEES & CO., LTD.

HAMILTON, ONT.

THE OLD ESTABLISHED REFINERS

WALTHAM WATCHES

Why not Two Pocket Watches for Each of Your Men Customers ?

In these days of shortage of watchmaking help, it is a constant rush to finish repairing jobs for men who cannot do without their watches. It would save their time as well as your own to have these customers buy a "reserve" watch—one that can be used when the other is laid up for repairs. Do not sell "cheap" watches for this purpose, but have your customers purchase a Waltham that can always be depended upon.

Preach the doctrine of two watches for every customer.

No. 1450

Special Thin Model Waltham

No. 1450—Fortune or Peerless Gold Filled, open face, jointed back, snap bezel case, plain or engine turned..... **$28.00**

Engraved cases $1.30 extra.

Special Thin Model Waltham

No. 1420—Empress Rolled Gold Plated Case, open face, screw back and bezel, plain..... **$23.30**

Engraved case 60c. extra.

No. 1420

12 Size Equity Watches

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7 jewel, in open face, Empress. No. 1220	23.70
7 jewel, in open face, Fortune. No. 1230	26.10

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16 Size Peerless Waltham Watches

Peerless Gold Filled Case, open face, screw back and bezel, plain or engine turned.

15 jewels, nickel, complete....	$38.90
17 jewels, nickel, complete....	46.40

Engraved cases $1.30 extra.

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The GOLDSMITHS' STOCK COMPANY of CANADA LIMITED

TORONTO

THE TRADER

OFFICIAL PUBLICATION OF

THE CANADIAN JEWELER

VOL. XLI. TORONTO, APRIL, 1920 No. 4

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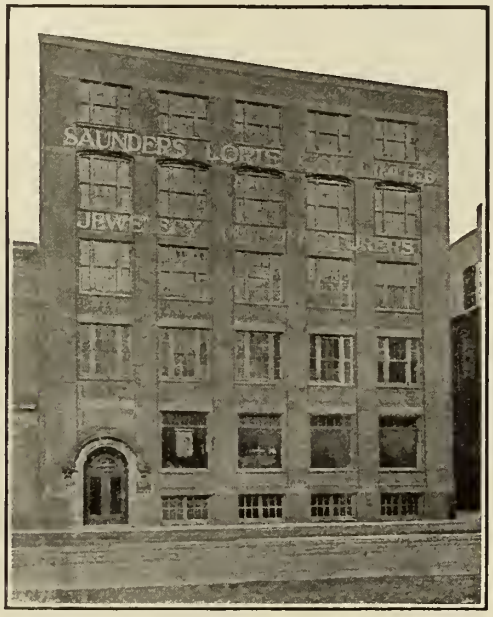
The Pioneer Jewellers of Canada

TORONTO - ONT.

G. W. REID & CO., LTD., TRURO, N.S. are our Agents for the Maritime Provinces.

The House of Quality

1883 1920



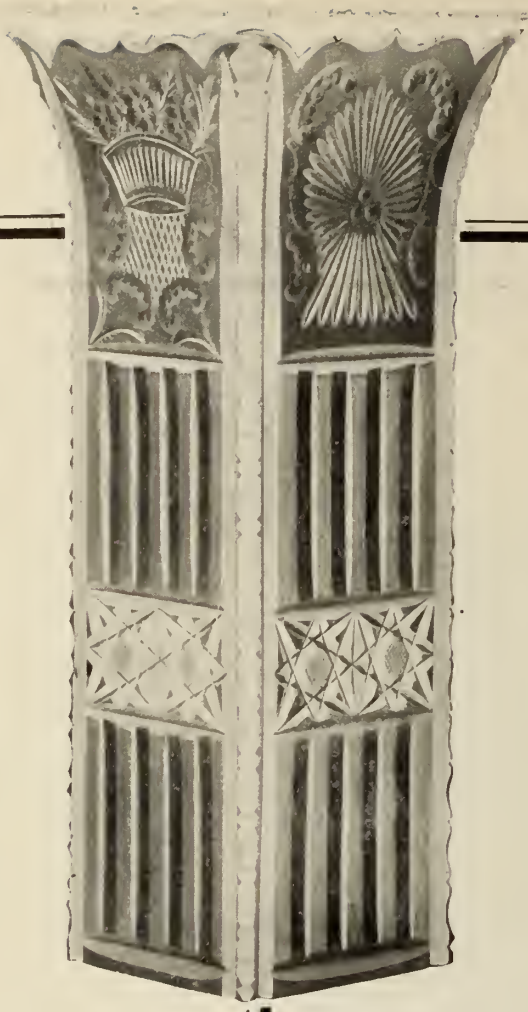
Makers of High Class

Platinum and Gold Jewelry

SAUNDERS, LORIE & Co.

LIMITED

TORONTO CANADA



Start the Cut-Glass Fad

There's a fascination about cut glass that keeps the owner continually wishing for more.

Dealers can increase their sales by constantly displaying and pushing cut-glass articles, especially Clover-Leaf Cut Glass.

Clover-Leaf Cut Glass has a special fascination in its shimmering beauty and pleasing designs. Clover-Leaf Cut Glass as a window display will bring customers right into your store. And the first purchase will lead to others.

You have a good selling proposition in the Cut-Glass trade if your stock includes Clover-Leaf lines.

Gundy-Clapperton Co. LIMITED

Albert Street, Toronto

New and Saleable Designs

Snappy styles dominate our new Spring line of Brooches, Bar Pins, Lavallieres, Rings and Stick Pins—just those unusual designs that will sell more readily to the customer who requires something a little better than the ordinary.

Orders and Deliveries

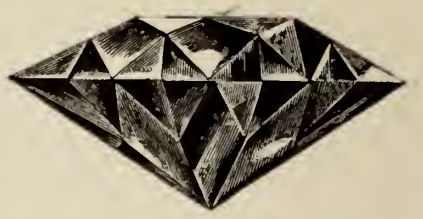
During the past year we have occasionally been obliged to disappoint a customer in the matter of deliveries. This was due to the volume of business offered us and the fact that we will not permit demands for volume to lower the quality and workmanship of our range.

W. A. MILLIGAN & CO.
LIMITED

137 Jarvis St. - Toronto, Ont.

J. BOAS DIAMONDS J. BOAS DIAMONDS

J. BOAS DIAMONDS J. BOAS DIAMONDS J. BOAS DIAMONDS



Announcing

We hereby announce that Mr. Jules Boas has become a partner in the J. Boas diamond business.

He will represent this firm from Halifax to Vancouver and will shortly start for an extensive trip through the West with a most beautiful and complete line of loose diamonds.

This new venture will enable us to get personally acquainted with those dealers whom we had not previously the pleasure of meeting.

We wish to thank you for past favors and can assure you that it is our desire to render a service which will be to our mutual benefit.

J. BOAS

Diamond Merchant

710 Lumsden Building TORONTO

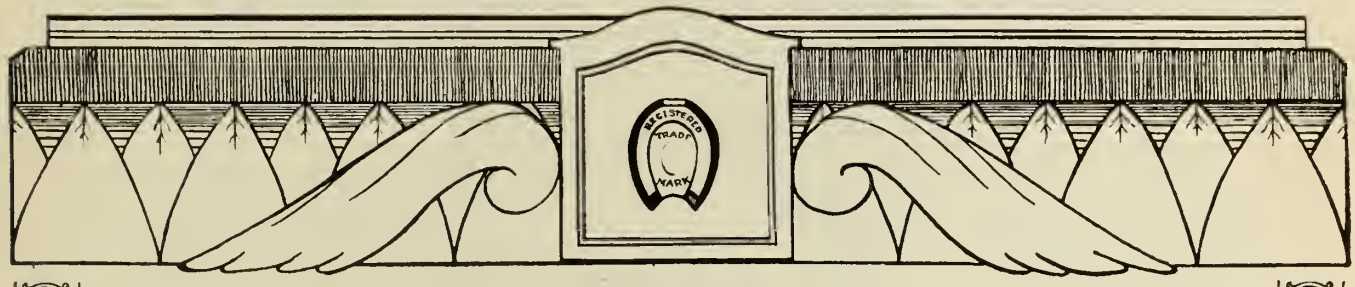
Our ads will appear on page 6 in each issue.

J. BOAS DIAMONDS J. BOAS DIAMONDS

COULTER'S PAGE

Series 1—No. 2.

Being a page devoted to a monthly buying, selling or display suggestion to the trade in general.



Why It is Easier

For You to Sell Coulter Cabinets

What every jeweller and salesman should read to assist him in more and bigger sales

LUMBER

Made from personally selected and choicest material—in quarter-cut oak, mahogany and black walnut. All woods specially prepared, being thoroughly kiln-dried and seasoned before being worked into cabinet form. Special care taken in matching all lumber so as to show the full natural run of grain and figure, which naturally adds to the beauty of the finished product.

GLUEING

A special talking point about the Coulter Cabinet is that joints and mitres never give. We buy a special glue, which is a most important factor, and by long and careful investigation has proved a decided success in pleasing customers.

FINISH

Our long experience in the Silverware Cabinet business has taught us one important part about the Cabinet, namely, the **finish.** This is the department, identical with the piano business, where all that is natural in the wood is brought out, and mechanically photographed by fillers and stains, shellac and varnish, and then highly polished—equal to the artistic piano finish. Place the Coulter Cabinet beside all others—compare the finish—we leave the rest to you.

TRY US WITH YOUR NEXT ORDER.

The J. Coulter Co. of Toronto, Limited

80-82-84 Chestnut Street—Next the Armouries

When You Sell a Watch—

Do you sell your customer on the *case* as well as on the *movement?*

If not, you are neglecting one approach to his confidence and good-will.

Explain to him the importance of the *case* in protecting the movement, ensuring its accuracy and long life, and saving repair costs—and persuade him to select a Winged Wheel Case. His satisfaction will react in your favor.

Winged Wheel Cases give a watch everything needful for protection, and add grace and beauty of appearance. Fortune Quality (standard quality gold-filled) meets the average buyer's requirements as to price. Cashier Quality is a better grade in gold-filled. These two qualities of gold-filled cases can be obtained in a wide variety of styles and designs.

WINGED WHEEL

The Trade Mark of Quality

The American Watch Case Co. of Toronto, Limited

511 King Street West - - - Toronto

A. Wittnauer Co.

NEW YORK
PARIS

MONTREAL
GENEVA

WESTERN UNION

ANGLO-AMERICAN DIRECT UNITED STATES

CABLEGRAM

1 eived at 16 BROAD STREET, NEW YORK

W. U. CO.

P2538NS R
STIMIER 63
WITTNAUER 345
30 WEST 38 TH ST NEW YORK
WE ARE HAPPY TO ANNOUNCE GREAT SUCCESS AT NEUCHATEL OBSERVATORY OF LONGINES CHRONOMETERS. WERE AWARDED FIRST PRIZE FOR SERIES AT LAST CONTEST OF FEBRUARY 1919 OPEN TO ALL FOR DECK AND POCKET CHRONOMETER WATCHES.
LONGINES

Merit Triumphant is here again evidenced as always whenever and wherever the Longines exhibit their Worth.

Longines Factory

The Sign of A. WITTNAUER CO. WATCHES *Perfection*

ROLEX

Rolex Interchangeable Spare Parts

IN ALL SIZES ∴ KEPT IN STOCK

ROLEX WATCH CO.

8-10 WELLINGTON ST. EAST

TORONTO

Canadian Representative

F. NORMAN NORTHCOTE

QUALITY MADE IN CANADA JEWELRY

Consistent Good Quality is our Pride—You can share in this Satisfaction

Necklets
Pendants
Lavallieres

Bar Pins
Rings
Ear-rings

The above rings are in white and green gold combinations. All white gold used is 18k. It has the appearance of platinum without being platinum plated. IT WILL NOT TARNISH.

PROFITS ARE OPPORTUNITIES TRANSLATED INTO ACTION

A splendid example of available profits is shown in our new line of 14K gold and sterling silver enamelled cuff links.

AN ESSENTIAL ARTICLE OF JEWELRY

Well-made enamelled cuff links are so serviceable for men and so handy for women to use that they are an essential article of jewelry for both men and women.

We make an attractive assortment in 14K green gold as well as sterling silver in simple designs, engine turned and engraved, decorated with delicate shades of enamel in a beautiful assortment of colors.

Our prices on this line will interest you.

This line is manufactured in Canada exclusively by

The Elliott-Bishop Company, Toronto

Selling Agents

ANTHONY BROTHERS

Maker High Grade Jewelry

24 Adelaide St. West Toronto, Ont.

REGISTERED TRADE MARK

ESTABLISHED
1850

HIGHEST MEDALS
AWARDED

FERRERO

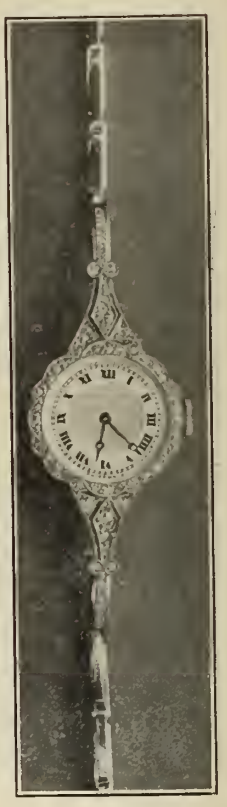
(Societe Anonyme)

Geneva, Switzerland

Diamond-Platinum Watches

will be shown to the Western trade this month, by

Maurice J. Walsh
of Toronto



Sole Agent for Canada

D. SHAPIRO - New Birks Building Montreal

We Are Informed—

By Mr. Alfred Schwob, who is now in Switzerland, that the factory producing the Tavannes Watch—and other makes—is finding it hard to cope with the enormous demand for these watches.

Therefore We Advise—

that, in order to avoid any disappointing delays in the receipt of your orders, it would be advisable to place your orders for these watches as soon as possible, so that they may receive the personal attention of Mr. Alfred Schwob, who will look after any import orders received while he is over there.

SCHWOB BROS.

701 McGill Building - MONTREAL

General Agents for the Tavannes Watch Company

Diamonds—

Loose and mounted, in good commercial grades.

Special Attention Given to Approbation Orders

Bracelet Watches—

8¾, 9¾ and 10½ ligne Swiss movements, cased with Empress, Fortune, Cashier, and 10 and 14-Kt. Gold Cases in staple and all the latest fancy designs for Fall and immediate delivery.

Prices and Samples submitted upon request

M. MICHALSON & CO.

Importers of

DIAMONDS, WATCHES AND JEWELLERY

Power Bldg., Craig St. West - MONTREAL

"Fyne Poynt" Pencils

Magazine contains six leads, convenient and ready for use – eighteen inches of lead altogether

Made in Sterling Silver, Gold Filled, 10kt. and 14kt. Solid Gold.

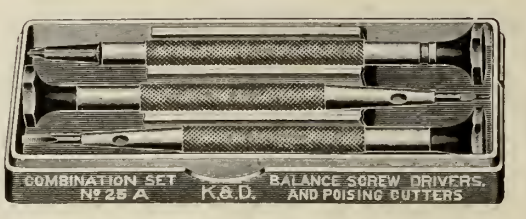
MABIE TODD & COMPANY

473 College Street - - - - Toronto

Tools of Quality

Made by Kendrick & Davis, Lebanon, N.H.

Combination Set of Balance Tools



No. 25A. Complete Set $3.45

Consists of one screwdriver for balance screws, one combination balance screwdriver and holder, one balance screw miller with double end cutter for cutting under the heads of screws.

A useful combination at less than the cost of the tools when purchased separately.

Sold in Canada by

E. & A. GUNTHER COMPANY, Limited

310 SPADINA AVE. TORONTO

V. T. F.

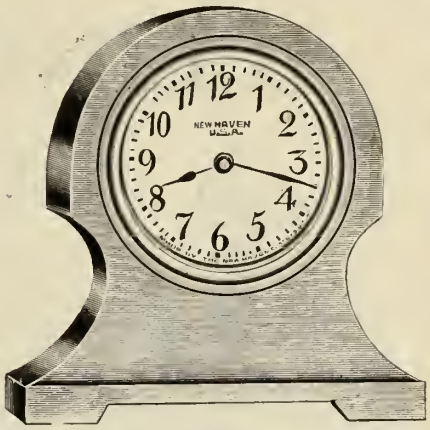
WATCH GLASSES

IN A CLASS BY THEMSELVES
ORIGINAL AND UNIFORM QUALITY
ABSOLUTELY MAINTAINED
NO INNOVATIONS
IF YOU WANT THEM, YOU CAN GET THEM
TAKE NO EXCUSES
ACCEPT NO SUBSTITUTES

E. & A. GUNTHER CO., LIMITED

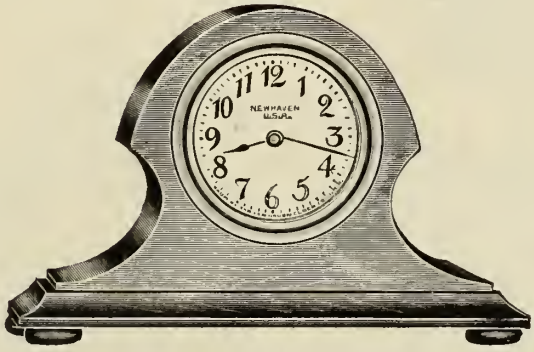
SPADINA AVE. TORONTO

New Haven
Bedroom Clocks

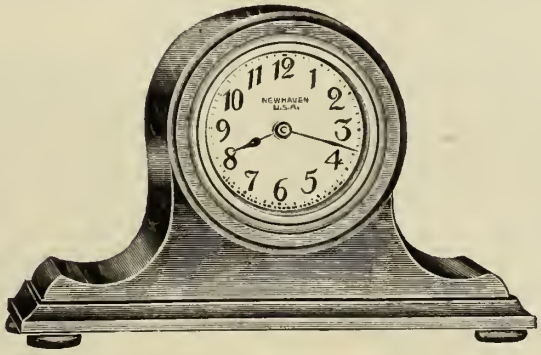


IMAN

Mahogany
and
Old Ivory



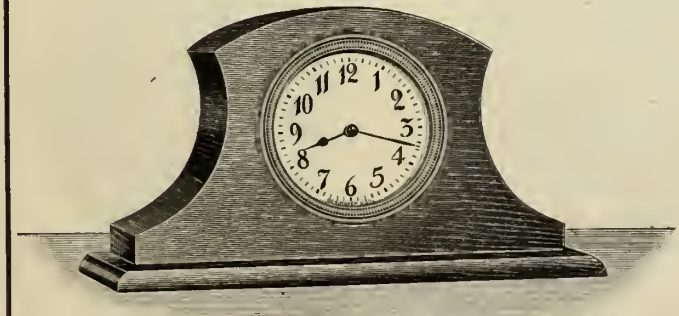
IRA



ISIS

One Day
Time Pieces

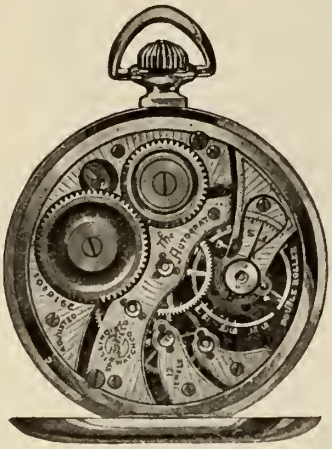
These Designs
and
Many Others
Now in Stock



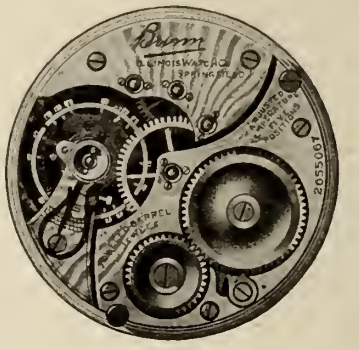
IVES

E.&A. GUNTHER CO.
Limited
CANADIAN AGENTS

ILLINOIS WATCHES



WE have arranged to get a good supply of these fine watches from our Chicago office (The Norris, Alister Ball Co.) These fine watches need no introduction to many of our good watch dealers, who will be pleased to know where they can procure a supply of them. Full descriptions given in our Watch Blue Book. Revised price lists are being mailed to all Jewelers. Write us for prices if you do not get them; your orders will receive our prompt attention.



The Canadian Ball Watch Company, Limited

CONFEDERATION LIFE BUILDING, - WINNIPEG, MAN.

Messrs. RODEN BROS., Limited
TORONTO

BABY PRESENTS

One of the most consistent business getters and profit makers in our line.

We can give you excellent service. Order to-day.

We can supply in—

Sterling Silver or Duchess Plate

BABY SPOONS	EDUCATOR KNIVES	PAP SETS
FOOD PUSHERS	CHILD'S SETS	PORRINGERS
BABY FORKS	CHILD'S MUGS	NAPKIN RINGS

SEE OUR CATALOGUE

Messrs. *Selling Agents:*

The Goldsmiths' Stock Company of Canada Limited

TORONTO

GILBERT RADIUM CLOCKS

"Time in Sight Day or Night"

THEIR tick spells dollars and cents for you. Because their radium-treated hands and markings spell comfort and convenience to those who buy them from you.

In boudoir, den, bedroom and sick-room, a Gilbert Radium is no longer a mere convenience, but a necessity.

Put them in stock. Display them on your counters. These Gilberts are built right; they run right and look right. Above all, though, their radium dial functions right. And that's what the people are looking for.

Write promptly for catalog, prices and terms to—

Goldsmiths' Stock Company of Canada
TORONTO, ONTARIO

Get Your Share of the Benefits From Wilmort Advertising

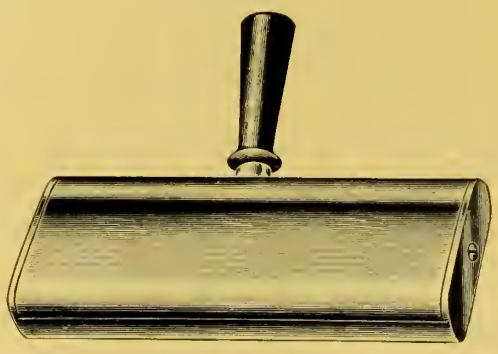
"What Is a Crumb Sweeper?" That's the question which will be asked and answered in every advertisement in our big Spring campaign in "The American Magazine," "Woman's Home Companion," "Needlecraft," "Holland's" and other leading journals of national circulation. These advertisements will be so interesting and attractive that the millions of women who see them will want to know more about this wonderful little home convenience. And to know the Wilmort is to want it. So this campaign will be a great business-producer for dealers who stock, display and push the

TRADE MARK REG. U.S. PAT. OFFICE

Wilmort

CRUMB SWEEPER

"The Year-'Round Utility Gift"



Catalogue List, Each

No. 101	Nickel Plate ..... (Bright—plain cover.)	$6.60
No. 103	Copper Plate ..... (Brush finish—plain cover.)	7.60
No. 105—	Silver Plate ..... (Butler finish—plain cover.)	10.40

Exclusive distributors to the jewelry trade.

The GOLDSMITHS STOCK COMPANY of CANADA LIMITED
TORONTO

This is the Full Page Ad appearing in Thirty-One National Magazines. It will convince millions of men of their need of Kum-a-Part Kuff Buttons this Spring and early Summer.

A snap to button
TRADE MARK REG. U.S. PAT. OFF.
So popular it is widely imitated; so good it can't be duplicated.
The Kum-a-part name on the flange distinguishes the leader from its followers.
Widely Varied Patterns
At Jewelers & Haberdashers
Up to Six Dollars the Pair
But be sure the buttons you buy are stamped Kum-a-part
The Baer & Wilde Company
FIFTH AVENUE AT 42nd STREET NEW YORK
BUTTONS THE CUFFS OF THE NATION
KUM-A-PART
UFF BUTTON
TRADE MARK REGISTERED
TRADE MARK REGISTERED
THE ORIGINAL SEPARABLE BUTTON FOR SOFT CUFFS

Kum-a-Parts cost from $8.00 Dozen List to $8.50 Pair List. Resell from 50c Pair Net to $7.50 Pair Net. Look to your stocks. Don't be caught with an insufficient supply, as were many dealers last Spring. Order direct from

The Goldsmiths' Stock Co. of Canada Limited
TORONTO

The Montauk Watch Line

Speed Timer—16 Size

For horse and auto racing, timing sports or industrial work, this Montauk Timer is well suited.

Made with start, stop and fly-back, with 1 5 second graduations on dial and 30-minute register.

No. 1724 — Nickelled Case, O.F., 7 Jewels, complete, $18.00, Catalog List.

Montauk Record Movements

16 Size 15 Jewels Nickelled

Fits all 16 size cases; solid block construction (no pillars); bird's-eye damaskeened finish; cut expansion balance; Breguet spring; bright ruby plate jewels in gilt screw settings; patent regulator, screw style; steel escape wheel. Three adjustments, carefully timed at factory.

A serviceable and reliable movement, O.F. only	$15.50
Complete in Cashier, S. B. & B., Plain or E. T.	27.20
" Fortune " " "	24.30
" Empress " " "	20.60

Engraved Cases Extra. Prices are Catalog List.

The Goldsmiths Stock Company of Canada Limited.
TORONTO

'HEIRLOOM' PLATE

'HEIRLOOM' PLATE

Your customers are attracted to 'Heirloom' Plate by its atmosphere of elegance, its charm of design and superior craftsmanship.

When you sell your customers 'Heirloom' Plate, you have the assurance that you are giving them satisfaction and worth far beyond the price asked.

The special appeal connected with the name 'Heirloom' and the pleasing character of the patterns make 'Heirloom' Plate a satisfactory and profitable line of silverware for you to sell.

CANADIAN WM. A. ROGERS·LIMITED

570 King Street West, Toronto

"Made in Canada"

A Ring Buying Opportunity for Every Jewelry Merchant

OUR travellers are on the road showing new styles of rings, artistically designed and beautiful in finish; prices very considerate.

Buying will concentrate on an up-to-date line of quick sellers. You will find Sweet's Rings more satisfactory than you anticipate.

We manufacture solid gold rings exclusively. By devoting our best efforts to this one line, we guarantee best of workmanship.

All orders received will have our most careful attention, insuring prompt deliveries.

Write for illustrated booklet of the following:—

Diamond, Onyx, Cameos, Pearl, Onyx
Pearl and Diamond Combinations
Emblem and Signet Rings, in 10 and 14k. gold

John Sweet & Co., Limited

Canada's Most Progressive Ring Manufacturers

92 King St. West - HAMILTON, ONT.

Western Representative
GEORGE SPARE

Ontario Representative
DAVE VERTLIEB

Eastern Representative
E. V. CLARKE

WALTHAM

Announces slight advances in prices of Complete Watches. Pending the printing of our new list, please change our last issue (December 1st, 1919) as follows:—

Page 7—

Colonial "A" Watches,

No. 254	$350.00
256	240.00
262	335.00
264	225.00

Page 9—

Opera Watches.

No. 740	$ 90.00
750	95.00
730	110.00
760	Discontinued

Page 10—

3-Osize Wrist Watches.

No. 3015-3065	$40.00
3010-3061	33.00

Page 13—

6-Osize Wrist Watches.

No. 5415-5465 D E	$65.00
5215-5265 D E	60.00
5015-5065 D E	48.00
5410-5461 D E	57.00
5210-5261 D E	52.00
5010-5061 D E	40.00
5415-5465 F	62.00
5015-5065 F	45.00
5415-5465 G	62.00
5015-5065 G	45.00
5465 I, 5065 I, 5465 K, 5065 K	Discontinued

Page 8—

Colonial Series

No. 108	$ 275.00
110	140.00
112	120.00
114	100.00
116	90.00
117	265.00
118	130.00
120	110.00
122	85.00
124	80.00
223	80.00
225	60.00
227	55.00
231	80.00
233	60.00
235	55.00

Page 12—

10 Ligne Wrist Watches

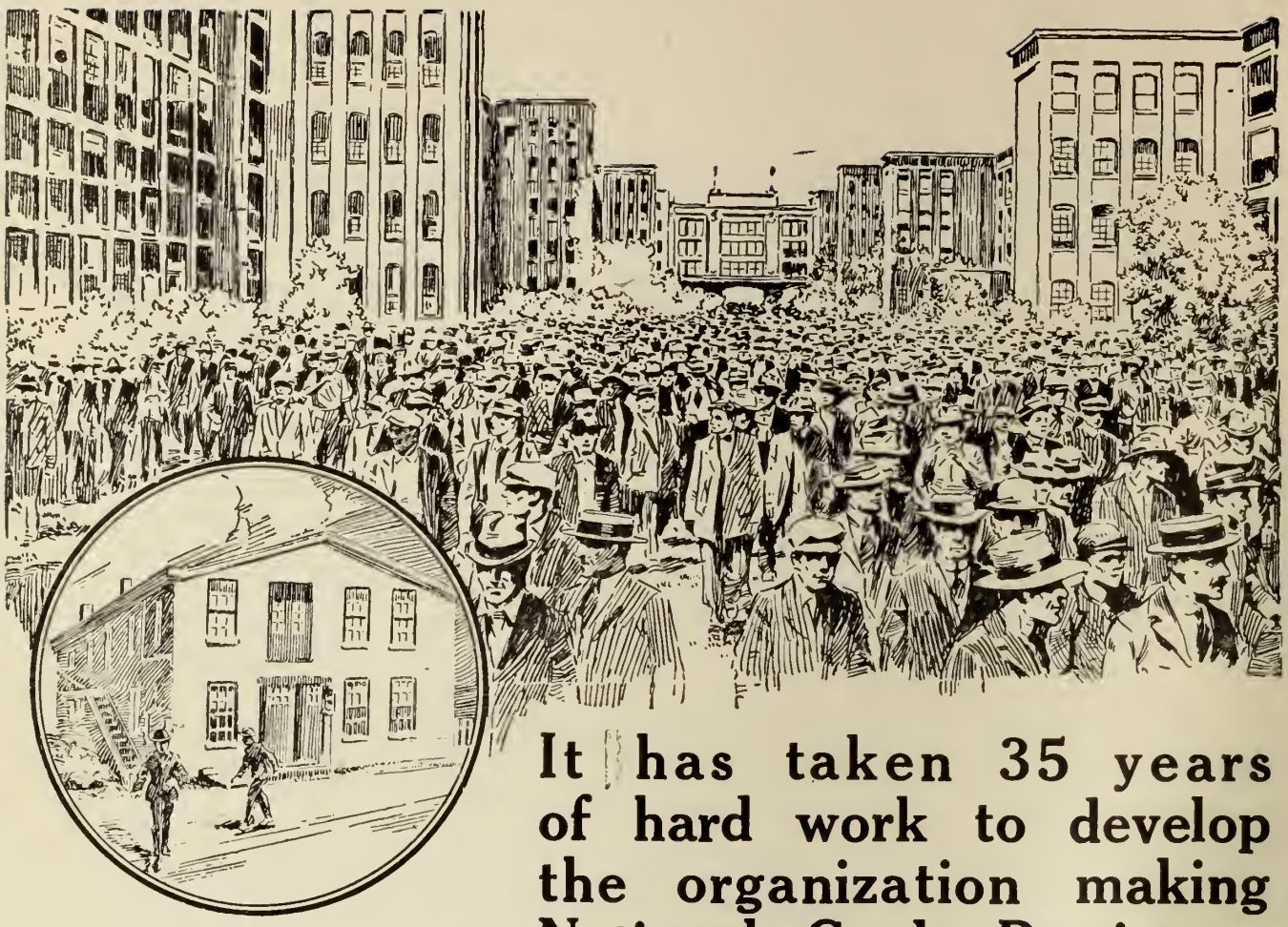
No. 94-95 D E	$85.00
84-85 D E	68.00
94-95 F	82.00
84-85 F	65.00
94-95 G	82.00
84-85 G	65.00
95 H	87.00
95 I	90.00
85 I	73.00
95 J	87.00
95 K	90.00
85 K	73.00

WALTHAM WATCH COMPANY, LIMITED

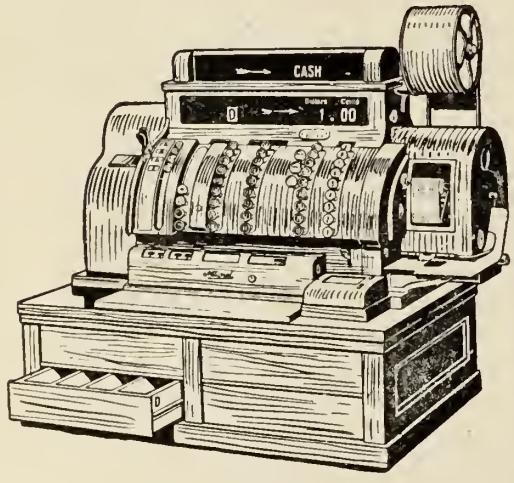
MONTREAL

Makers and Distributors of Waltham Products in Canada

Factories: Montreal, Canada - - Waltham, Mass.



It has taken 35 years of hard work to develop the organization making National Cash Registers



STARTING with two employees in one little room, The National Cash Register Company now has a making organization of over 7,000 people working in 21 big buildings. It has taken 35 years to develop this tremendous organization.

Many obstacles had to be overcome in those years. Money, time, and energy were thrown into the enterprise by large-visioned men, who believed that cash registers were a necessity in stores of all kinds.

Slowly but surely the business grew. Building after building sprung up to house the expanding organization.

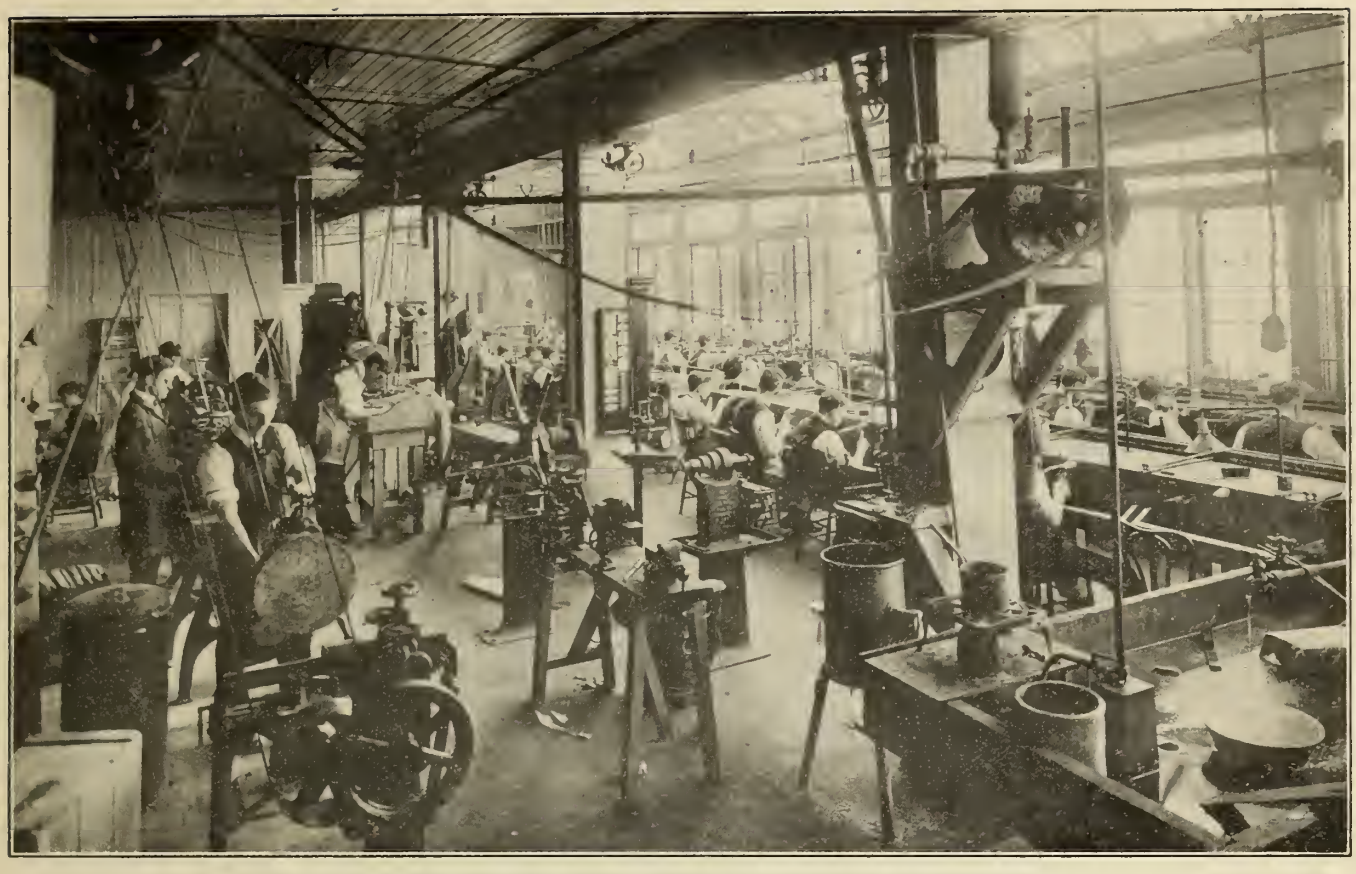
The National Cash Register factory of to-day is the result. It is built on a foundation of faith in the cash register as a business necessity. It is dedicated to the making of a labor-saving machine that helps merchants, clerks and customers.

The National Cash Register Company of Canada, Limited

Factory: Toronto, Ontario

Branch Offices:

Calgary	714 Second Street W.
Edmonton	5 McLeod Bldg.
Halifax	63 Granville St.
Hamilton	14 Main Street E.
London	350 Dundas Street
Montreal	122 St. Catherine Street W.
Ottawa	305 Bank Street
Quebec	133 St. Paul Street
Regina	1820 Cornwall Street
Saskatoon	265 Third Avenue S.
St. John	50 St. Germain Street
Toronto	40 Adelaide Street
Vancouver	524 Pender Street W.
Winnipeg	213 McDermot Avenue



The Efficient and Up-to-date Machine Room in Roy's Gold Jewelry Factory

Diamonds and Gold Jewelry

Pleasant working conditions in our efficient, perfectly lighted and well laid out shop insure for the trade high-quality workmanship and quick-selling goods.

Roy's Guarantee of First Quality in design, workmanship, and finish, is always included in every price quoted; and twenty years of service, with its accumulated good will, back that guarantee.

Your requisition for Roy's Guaranteed Diamonds and Gold Jewelry may be extremely profitable.

The designs, workmanship and prices of Roy goods, the attractiveness and beauty of each article, assure for you quick sales, pleased customers, and repeat business.

Careful attention given to approbation requests

Roy Company Limited

Roy Building, 21-23 River St.

TORONTO

ROSS ARCHER,
Western Representative.

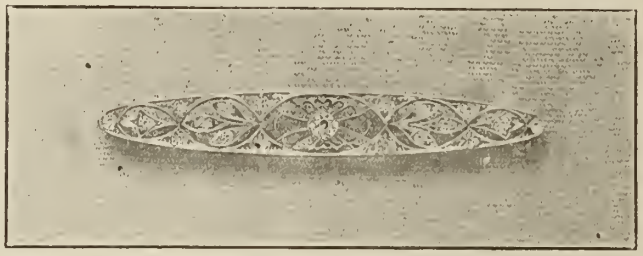
P. BROADHURST,
Toronto Representative.

NELSON REYNOLDS,
Eastern Representative.

GUARANTEE

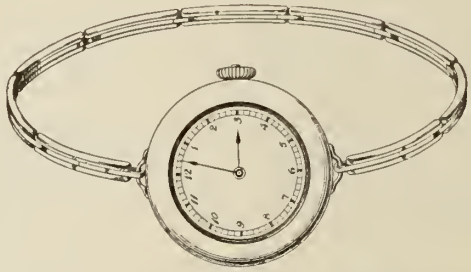
We will replace without question, any link or links which have been broken, bent or damaged through reasonable cause.

DESIGNS OF QUALITY



Our one thought has been to combine fine quality with selling value. Every care has been used to make these designs so distinctive and so attractive that buying decision shall follow their showing.

We have many new pieces in white gold and platinum mounted or ready to be mounted with your diamonds.



A Practical Bracelet for Practical Women.

Sold by American Watch Case Co., Waltham Watch Co. and all leading jobbers.

The Goldstein Jewelry Mfg. Co., Limited

Manufacturers of High-Class Platinum and Gold Jewelry

180 John Street - Toronto

ISRAEL MICHALSON

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THE TRADER

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THE CANADIAN JEWELER
Official Organ of the Canadian Jewelry Trade

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Nothing in it for You, But—

A DICTUM credited to the late Theodore Roosevelt comes with especial force to the members of the jewelry trade of Canada at the present time. It is this:

"Every man owes some of his time to the upbuilding of the profession to which he belongs."

An appreciation of the truth of this statement by the jewelers of Canada years ago would have obviated a great deal of the work now imposed on the Canadian National Jewelers' Association. Had the organization movement, now under way, been promoted a decade ago, there would not now be the necessity for legislating and agitating for the removal of abuses that are everywhere admitted to be without excuse or justification. Enough has already been accomplished in the direction of reform to give an assurance that the education of the whole trade is only a matter of a few years.

But what might have been is of no importance in comparison with what may be accomplished in the future, if a sufficiently large proportion of the trade will awake to the truth of the statement by ex-President Roosevelt. Organization is the duty of the hour, and if it could only be driven home to each individual jeweler that it is upon him that the future of the trade depends, the work of linking up the entire country would be easy.

The extent to which the trade needs awakening may be illustrated by the experience of the secretary of a district organization. He sent out forty-eight letters, inviting all the retail jewelers in the district to a complimentary dinner. He enclosed a stamped and addressed postal card for replies, and the result was that he had four acceptances and four regrets, while forty out of forty-eight retail jewelers did not even take the trouble to make an acknowledgment of the courtesy.

Where such a condition exists, the need for missionary effort is obvious, and there is a responsibility resting on each progressive member of the trade to see that the other men in his territory are brought to a realization of the opportunity that is offered under present conditions. It should not be left to the officers of the district to get in the backward members; there should be a spirit of service that will spread all through the trade till the last man is reached.

There is a sentiment pervading the jewelers of Canada to-day that was entirely absent only a few years ago. No matter where one goes, the effort of the organization work already done is easily recognizable. A better feeling exists between the three branches, retail, wholesale and manufacturing, and the appreciation of the fact that their interests are identical comes with a degree of surprise to some people. For so many years the idea of antagonism has been carefully nurtured that a great many have come to look upon it as a natural condition. The work of the National Association has removed that false impression to a large extent, and every day the conviction is being more strongly impressed on the trade that the promoters of that organization built much better than they knew. It has proven a vital force in dealing with problems affecting every section, and its influence is now radiating in every direction from the Atlantic to the Pacific.

The success of the national organization has been very gratifying, but it has not been unattended with disappointments. So long as human nature remains as it has been since the creation, so long no doubt will prevail the state of mind that leads a man to agree to a certain line of conduct and to take an opposite course as soon as the occasion arises. But while such instances have occurred in the jewelry trade, they have not been frequent, and they will be less frequent as time goes on. The doctrine of the square deal is being followed more consistently and is obtaining wider recognition every day. Great reformations cannot be accomplished over night, but an influence for good will permeate an entire trade and bring about a revolution in manners and methods if it be steadily supported and encouraged. But it must have the endorsement and active sympathy of the great majority, otherwise it is bound to lose force and ultimately become stagnant.

The position of too many jewelers is illustrated by that taken by one large retailer who was asked if he would attend the Montreal convention. "No," he replied, "there is nothing in that sort of thing for me." "Now, I just want to tell you," said his questioner, "you have got things entirely wrong. It is not what is in it for you that you should consider, but what you might be able to put into it for others. It might be only your presence, or your advice, or perhaps only the example you might set by attending, but you owe a duty to the trade to be present, if only as a recognition of what the officers of the association have done for you."

The retailer did not attend the convention, but his questioner had the right idea, and a hundred more like him would do a wonderful work in a very short time. If the benefits could only be brought home to each individual jeweler, it would not be difficult to enroll the entire trade, but the work must be taken up personally with each man and much co-operation is necessary.

The great majority of the trade have already realized some of the advantages gained by the association, and it will be benefited throughout within a very few years. But the great idea back of all the organization movement is the elevation of trade standards and the compelling of public

(*Continued on page 72.*)

U.S. Manufacturers Stand Firm

A clear pronouncement of the reasons for the refusal of American jewelry manufacturers to yield to the demands of the striking workers is contained in a letter from the Jewelry Crafts Association to the Governor's Labor Board of New York State, which body recently attempted to obtain concessions from the manufacturers. In declining to recede from their stand, the manufacturers, through the Crafts Association, replied in part as follows:

"May we in the first instance call to your attention that this Association is composed of one hundred eighty-one members engaged in the manufacturing jewelry business in this city. We wish to call to your attention in addition, the face that during the entire period of the protracted strike, only one manufacturer who was a member of the Association has been expelled for conceding the thirty-nine-hour week, whereas at least three large concerns who had either originally given in to this demand of the Union leaders or who subsequently took back back their men, have recently joined us in resisting the demands of the Union leaders.

"The sole demand of the Union as set forth in a printed letter served upon the jewelry manufacturers of this city, previous to the strike, a copy of which is annexed hereto, was for the reduction of the work-week from forty-four to thirty-nine hours, with no reduction in the weekly wage. This, then, is the sole issue. That this is the sole demand of the Union must be of great interest to your Board, since, as you state in your letter, the Governor's Labor Board's 'principal efforts since it has been in existence has been to maintain production.'

"This Association and its members do emphatically decline to have any dealings whatsoever, directly or indirectly, with the leaders, organizers, officials or representatives of the International Jewelry Workers' Union. We call to your attention that in approximately one hundred cases, members of this International Jewelry Workers' Union have been convicted in the Criminal Courts of the State of New York for sundry crimes committed against employers or employees desiring to continue at work during the course of this strike. In addition to these convictions, many employees who continued at work were outrageously assaulted, this warfare on the part of the Union going so far as to result in such physical harm as the breaking of the right arm of a highly skilled worker.

"We further wish to call to your attention that since 1916, under this self-same leadership, this Union has been waging incessant war on individual jewelry shops. No manufacturer knew when he would become the victim of some outrageous demand. Unreasonable wage advances were repeatedly asked, regardless of whether a particular shop was already paying incommensurately high wages, vulnerability alone determining selection for attack. Strikes were called continuously, apparently with the sole purpose of giving the Union a strangle hold on the industry, in order that the leaders might dominate the employers. The inevitable result was complete demoralization of the workers and sharp curtailment of production in all the shops.

"We have some reason to believe that the leaders of the Union are now endeavoring to use your Honorable Board as a means of saving whatever little prestige they may still have with the members of the Union. This Association and its members do not intend to be a party to any such procedure.

"The workmen formerly engaged in the plants of the various members of this Association are at liberty to return to work, without prejudice for going on strike. The fact that many workmen in our industry belong to the Jewelry Workers' Union is ample evidence of the fact that there has been no endeavor on the part of this Association or its members to establish closed shops; that is, shops closed to Union members.

"Furthermore, the leaders of the Union have repeatedly, in print and otherwise, flaunted before the eyes of the workmen and the employers, the threat that the standard work week in the jewelry trade would soon be thirty hours and that the present strike for a thirty-nine-hour week was merely a stepping stone to that end. As manufacturers who have cherished some ideals as to honest dealings, under no circumstances would we at any time deal with men such as those who lead this Union.

"We have not attempted to set forth all the reasons which undoubtedly prompt the unanimous sentiment of the members of our Organization, as above set forth, but have merely stated to you some of the principal ones which in our opinion, evidence that the Organization could not properly have taken any other action than was taken."

Swiss Watch Firms Hard Hit

The Swiss watch manufacturers are passing through a critical financial period. Many well-known firms at Chaux-de-Fonds have almost closed down. The cause of the present crisis is the exchange situation which has dragged down the money of the rest of Europe, leaving the Swiss franc in splendid isolation at two to three times the value of French currency for example. The Swiss watch industry works almost exclusively for export, but their customers in the rest of Europe are unable to pay the premium necessitated by the unfavorable exchange. They are undercut in America by local manufacturers and European competitors, so that they now have practically no orders on hand. As the present exchange situation is likely to continue for some time the Swiss manufacturers are studying the possibilities of opening up a market in the Balkans and the Levant. They are considering opening a bank to finance the necessary credits.

Platinum Marking Act

An effort is being made to have the following provision made law in New York State:

"Any person, firm, corporation or association or any member, officer, employee or agent thereof who makes, sells or offers to sell or dispose of any article of merchandise composed wholly or in part of any metal with the word "platinum" or any abbreviation, contraction or colorable imitation of said word "platinum," marked, stamped or printed thereon, or on any box, package, cover or enclosure, or on any tag, card, label, bill, statement, invoice or paper attached to or used in connection with or referring to said article, is guilty of a misdemeanor, unless 925-1000 of the component parts of the metal of which said article consists are of either the metal platinum or iridium, or both."

New System of Billing Watches

Jewelers will appreciate the new plan adopted by Waltham jobbers in invoicing complete watches and movements only at list prices less trade discounts, indicated in the Waltham list dated December 1, 1919, instead of, as heretofore, billing at net, as the new method has the advantage of at once showing selling prices of the complete watch or movement. The invoice list will indicate the re-sale price. The discounts insure the dealer's profit.

Toronto Jewelry Workers Ask Advances

Committees representing the manufacturing jewelers of Toronto and their employees are now conducting negotiations with regard to a series of requests made by the Jewelry Workers' Union early last month. The issue was raised in the following letter, which was sent to each manufacturer:

"We find it necessary to again request an increase in real wages. While we received an increase of 20 per cent. in September, 1919, the cost of living has unduly advanced so much that our standard of living has actually decreased by a considerable amount. We would like to point out, that as compared with 1914—the last year of pre-war prices—we are not now receiving a living wage.

"In 1914 our average wage was approximately $17.00 per week. In January, 1920, the cost of living as gauged by the Department of Labor, Ottawa figures, has increased 133 per cent. Based on this, our wage would be $39.61 per week. This, however, would be merely the same standard of living as 1914; and as we ought to participate in all the improvements of society, our standard should progress to a higher one.

"We therefore have decided to bring up our standard in general by securing an increase of $5.00 per week for all journeymen jewelry workers having served at least five years at the trade, and $2.50 per week increase for all apprentices having served at least two years at the trade, with a minimum of $35.00 per week; also a minimum of $25.00 per week for all women who have served at least four years at the trade.

"The enclosed setters' price list is appended as part of our general schedule. We have further decided to abolish all piece work for jewelers and establish recognition of the International Jewelry Workers' Union.

"We appreciate the spirit in which you granted the increase of September 15, 1919, and trust that you will make these further adjustments, which are necessary in order to maintain a decent standard, particularly in view of the depreciation of the purchasing power of our currency.

"We trust that you will see your way clear to meet this new schedule, which we wish to have go into effect by the 31st of March, 1920.

"A committee has been appointed to meet any of the employers or their representatives, should a conference be desired."

The action of the union came as something of a surprise to the manufacturers, as it was thought that the men were satisfied with the twenty per cent. increase in wages that was granted last fall. It was also felt that the requests involved a very serious problem for the manufacturers and for the trade in general, as the price of jewelry is believed to have reached a point where retail sales are beginning to be affected. Any action, therefore, that would send costs materially higher would be certain to have a reflex influence that would prove very hurtful to business. A committee of the employers has presented this side of the case to the workmen, and negotiations are still continuing, with a bright prospect of any closing down being obviated.

Canada's Population

The Census Department has just completed an estimate of the population of Canada, by provinces, for the year 1919. It is based on the known population increases as shown by the censuses of 1901 and 1911, and carried along in the same ratio logarithmatically. While it makes no pretence of being absolutely correct, comparisons of estimates with actual figures in the past have shown that it is approximately so. The estimate shows a total population for all Canada of 8,835,102. The estimates for the different provinces are as follows:

Alberta, 387,903; British Columbia, 718,660; Manitoba, 618,903; New Brunswick, 368,760; Nova Scotia, 518,761; Ontario, 2,820,909; Prince Edward Island, 93,728; Quebec, 2,326,528; Saskatchewan, 754,090; North West Territories, 18,481; Yukon, 8,512.

Appetite for Silver

China's appetite for silver is well reflected in an article in the North China "Daily News." This appetite has wide-reaching effects, as it was recently reported that large shipments of silver had gone from Cobalt to the Orient. In an interview Mr. Chang Kung-chuan, Vice-Governor of the Bank of China, spoke of the hoarding habit of the Chinese people, and said:

"I doubt very much if the silver market in China can be improved in the near future. Since the outbreak of the European war the exports from China have only amounted to Tls. 200,000,000. Since the failure of the Yuah Shi-kai's monarchical movement, bank notes have been greatly depreciated, and bandits have been rampant everywhere. In order to insure safety, people are hoarding their silver in the ground. Because so much silver has been buried, the native trade has been hampered to a great extent. According to reports to hand, the export trade has been decreased by $100,000,000 annually, while $300,000,000 worth of silver has been stored up by the people within the last three years. For the last six or seven years all the mints in China have produced about $600,000,000 worth of silver coins.

"But the habit of hoarding silver must be done away if the native trade is to be improved. The redemption of the bank notes also depends largely on the abolition of the silver-hoarding habit of the Chinese people."

The Platinum Outlook

There seems to be little hope of any marked increase in the output of platinum in the United States or Canada over the small output heretofore made, according to a report just prepared by the United States Geological Survey, and as the supplies are below normal and the demand is large it is reasonably certain that the price of platinum metals in this country during 1920 will be at least as high as it was during the last quarter of 1919.

The platinum market during the first quarter of 1919 was easier than in 1918, owing to the fact that the governmental restriction on the use of platinum had been removed and that the government was disposing of its surplus stocks. The low price of $99 an ounce was reached in March and was maintained about a month, but the price gradually stiffened until August, when the government stocks were exhausted, and then abruptly rose to $110 an ounce. Since the middle of August the price has continued to rise about $5 an ounce a month, the demand for the metal has been strong, and the supply has been short.

So far as known there has been little change in the mining of platinum on this continent. The wide search made in 1918 for domestic sources of platinum has so far yielded little results. Columbia may supply more crude platinum during 1920 than in the past, but its producing capacity is limited by the methods employed in washing the gravels from which the metal is obtained. Practically no supplies can be expected from Russia for several years. The osmiridium field for Tamania appears to need only higher prices to stimulate larger production, but even with this stimulus it can probably produce not much more than 2,000 ounces a year.—The "Northwestern Jeweler."

Diamond Supply Limited

At a recent banquet of the South African Institute of Engineers, Mr. Malan, Minister of Mines, made an important statement in regard to the diamond industry of the country. In reporting his speech the Cape "Times" said:

A conference of four groups of producers, the Union Government and representatives from South-West Africa has unanimously decided that there should be a producers' contract—by producers Mr. Malan meant the four big ones—and it was decided what proportion each of these four should supply to the world's market, viz., DeBeers, 51 per cent.; the Premier Mine, 18 per cent.; Jagersfontein, 10 per cent.; and the South-West Protectorate, 21 per cent.

It was also decided that the amount of diamonds supplied to the market should be on the basis of the actual sales in the preceding three months.

The contract is for five years, with a proviso that after twelve months any of the producers may give twelve months' notice; so that in any case the contract is fixed for two years. That arrangement will give stability to the market and enable them to regulate the supply and demand, and the price will be maintained in the best interest of everybody concerned.

The second question that the conference dealt with was how to dispose of the diamonds. It was unanimously decided that it was advisable, if possible, to sell the diamonds of the four big producers through one channel, and thus effectively control the market. It was felt that, provided the London syndicate which had handled diamonds for a great number of years was prepared to make satisfactory offers, these should have favorable consideration, and that otherwise steps should be taken by the producers to form a co-operative selling company and sell the diamonds themselves.

The London syndicate made an offer, and after prolonged negotiations an agreement was reached that it should act as purchasers of diamonds in South Africa, and not merely as agents for the diamond syndicates. In regard to price, the arrangement is that the syndicate will pay 5 per cent. less than the average price obtained during the preceding three months, and any profit made on the actual sale of the diamonds over the former average price would be divided between the syndicate and the producers. This meant, therefore, that every three months a basic price would be fixed, and 5 per cent. above that price would go to the syndicate, and after that the profits were to be equally divided between the producers and the syndicate.

With regard to the sales contract, that is for five years, with a proviso that either party can give notice at the end of the first year and would then give twelve months' notice. That contract, said Mr. Malan, has the unanimous approval of all producers, and they have expressed the opinion that it is the best contract they have ever been able to make.

Regarding the recent diamond deal in the South-West Protectorate, Mr. Malan said that toward the end of October last the government received a letter signed by Mr. E. Oppenheimer, on behalf of the Anglo-American Co., stating that an amalgamation had been arranged between nine German companies engaged in diamond mining. Secondly, it was stated that it was proposed to register the company under the name of the Consolidated Diamond Mines of South-West Africa Ltd., with headquarters at Cape Town. He asked for the government's consent to such an amalgamation. The reply of the government was to the effect that it felt the companies should be controlled by a company with headquarters within the Union under our own parliament.

Twin City Jewelers Meet

The annual banquet and get-together of the Twin Cities Jewelers' Association was held at the Avenue Hotel, Fort William, on Wednesday, March 24th. The feeling of good-fellowship prevailing throughout the craft was evidenced in the fact that some twenty-five employers and employees sat down together to the splendid dinner. The evening was a complete success from every standpoint, and the members departed more than ever convinced not only of the benefits gained in the past but of the more pleasant and profitable relations in the trade which the future held in store. The Twin Cities organization has the distinction of being one of the first district associations in Canada, having been formed immediately following the Western Ontario Retail Jewelers' Association which was given birth in London two years ago. Two of the oldest jewelers in Canada are also included in the ranks of the Twin Cities retailers, Mr. E. Taillon, who has been in the business for over sixty years, and Mr. W. P. Cooke, who has spent fifty years correcting the ills of English levers, Swiss cylinders, ships' chronometers and 23-jeweled railroad watches.

A splendid programme was arranged and many interesting addresses were given by the chairman and others.

Replying to the toast to the National Association, Mr. A. E. Belyea of E. & A. Gunther described in detail the valuable and interesting work which the national organization was accomplishing. He emphasized the need of the co-operation of every member of the local association in order that all might the better reap the benefit of what the C.N.J.A. was doing. If the local members would get together more frequently, develop a greater degree of confidence in one another, and read THE TRADER to see what other sections of the trade were doing, they would be well repaid for the effort.

Mr. R. G. How, of Saunders Lorie & Co., was also present, and gave an interesting description of the entertainment provided by the jewelers of Montreal for their guests during the C.N.J.A. convention in that city during February.

Replying to the toast to the local association, Mr. R. Strachan, better known in the trade "Bob," told of the direct benefit he and his watchmakers had derived from the new watch repair price list. This list, he said, had made it possible to pay a highly skilled mechanic a living wage and at the same time show a profit in the repair department. He was certain that this one item of the association's work had repaid the jewelers many times what it had cost them to be members.

Mr. Strachan made the suggestion that they should all get together for a whole day's outing in the summer. This was afterwards decided on, and the third Wednesday in July was selected as the date, all members to close their shops for the entire day.

Replying to the toast to the craft, Mr. J. H. McCartney gave a very interesting talk on the higher arts of craftsmanship. Jewelry manufacturing was one of the oldest of these, he said, and as jewelry itself was a product which could be handed down from one generation to the other, it should be of the highest quality possible. "Sell the better article," he told his hearers. "Don't be afraid to suggest the best you have. The better the goods you sell, the better customer you make."

Successful jewelers are using embossed or steel-plate-printed business cards, letterheads, envelopes, announcements, etc., instead of using type-printed stationery of this variety. Does it pay? It certainly does. High-grade, engraved stationery is powerful advertising. It always makes a favorable impression.

Facts About the New Bankruptcy Act

By Thomas W. Learie.

The Act known as the Bankruptcy Act was passed at the last session of the Dominion Parliament, and under proclamation by the Governor-in-Council becomes operative July 1st, 1920. Such an Act was passed a few years following Confederation, but it was repealed in 1880 because it was found that its operation was characterized by excessive costs, excessive red tape and excessive political affiliations. Creditors of that day and generation were the victims not only of default and failure on the part of unfortunate debtors, but also suffered through the incompetent and inefficient administration of an extremely poorly drawn bill.

Since 1880, therefore, insolvencies have been administered in Canada through the medium of two separate kinds of machinery:

1. The Winding-up Act, which dealt specially with stock companies, corporations, etc.
2. The Provincial Assignment Acts, or their equivalent for the ordinary run of commercial insolvencies.

As many of you are no doubt aware, the British North American Act provides that bankruptcy legislation is the prerogative of the Dominion Government, and if there is no such legislation, each province has the right to provide the means for dealing with insolvency within its own confines. It was natural, therefore, that with different Acts in each province, there should be many kinds of legislation, a multiplicity of decisions and a general lack of uniformity. If a debtor's business extended into an adjoining province, the handling of his estate, should he become insolvent, was usually tardy and expensive.

ORIGIN OF PRESENT ACT.

The history of the present Bankruptcy Act is brief. In 1913 in certain of the Bar Associations of Canada some discussion and agitation took place relative to correcting the existing conditions by the passage of a Dominion insolvency law. Simultaneously, the Canadian Credit Men's Association, which had been formed some three years before, realized that if such legislation was to be enacted, it would be inadvisable that it should be left entirely to the mercies of the legal fraternity, fearing that it would be drawn largely from their point of view and possible that it would follow pretty closely the English Act. It was felt that if Canada was to have such legislation, that it should be developed and drafted by men acquainted intimately with the commercial and industrial conditions of the country, and that while in the main it should followed the best of existing provincial legislation, it should be suited to meet the widely diversied need of our extensive country. The fundamental things demanded by credit men and merchants generally were that it should be a bill that would produce uniformity in insolvencies in Canada, that it should be sound in the principles of law and equity, that it should be operative under low costs and that it should be reasonable and prompt under administration.

Accordingly, Mr. Harry Grundy, of the law firm of Pitblado, Hoskin & Grundy, of Winnipeg, was entrusted with the task of drafting-such a bill, and he devoted about eighteen months to it before it was presented in the House of Commons by Mr. S. W. Jacobs, K.C., of Montreal. It was well received by the House and a special committee was appointed to study it. Many unimportant changes were suggested and in 1919 it was introduced as a Government measure under the leadership of Hon. Hugh Guthrie, K.C., who was at that time Solicitor-General. While some others are endeavoring to live in the reflected glory of the bill, its conception in the present torm was Mr. Grundy's, and to him should due credit be given.

The bill seeks to do the essential things and to do them without the establishment of new courts or a new judiciary. Its sane and reasonable provisions have secured it general endorsation and commendation from the business public generally. Perhaps I should here pay a tribute to the Retail Merchants' Association, who were deeply interested in the bill and who materially facilitated its passage through the House.

EIGHT SECTIONS IN BILL.

Naturally, as the bill is a lengthy one, I will only deal with those phases of it which have a general bearing on bankruptcy, and in which, in my judgment, you may be specially interested.

The bill is divided into eight sections, embodying ninety-eight clauses, with many sub-sections:

1. Bankruptcy and Receiving Orders.
2. Assignments and Compositions.
3. Trustees and Administration of Property.
4. Creditors.
5. Debtors.
6. Courts and Procedures.
7. Supplementary Provisions.
8. Bankruptcy Offences.

Dealing with all of these, there are three fundamental provisions in which you are especially interested:

1. Compulsory Liquidation.
2. Voluntary Assignment.
3. Discharge for Honorable Debtors.

Heretofore in Canada, except in the Province of Quebec, it has been impossible to compel or force a merchant into assignment. Other and costly means were required to get possession of his estate for creditors. Now it will be possible to force bankruptcy without the entailing of excessive and unreasonable costs. This is most important.

VOLUNTARY ASSIGNMENT.

Under no other law of bankruptcy of which I have knowledge, is the right and privilege of voluntary assignment retained. The retention of this privilege is a new departure and was so realized by the legislators.

No law in Canada provided for discharging an honorable debtor, and the commercial interests especially felt that this omission from our laws demanded bankruptcy.

The Act provides that the causes which constitute bankruptcy, or for a man's making a voluntary assignment, are for a debtor to make an assignment, gives a fraudulent conveyance or a fradulent preference, absconds, leaves an execution unsatised, whose goods are seized and sold by the sheriff, whose statement shows insolvency, who attempts to defraud his creditors, or who makes a bulk sale without conforming with any Bulk Sales Act applicable to any province in which he may be transacting business. If a debtor commits any of these oftences and any creditor or combination of creditors have claims for $500 or more, such creditors may make application for a receiving order. The Bankruptcy Act does not apply to any whose debts are under $500, and it is not

applicable to wage earners getting $1,500 per year or less, or to farmers.

MODE OF PROCEDURE UNDER ACT.

Having committed an act of bankruptcy, the creditor may present a bankruptcy petition to the court. The Supreme Court of Ontario as against the debtor and ask for an order. Attached to the petition shall be an affidavit proving knowledge of the facts and proof of the debt. If satisfied, the court may grant the order and adjudge the debtor a bankrupt, or dismsis the petition, which may leave the applicant open to libel action, or grant a stay of proceedings. Once a petition is presented, it cannot be withdrawn without special permission from the court.

If the court grants the order, the debtor is adjudged bankrupt and all his property of which he may then be possessed, or which may devolve on him by legacy or gift up until his discharge is placed under the custody and administration of a trustee for and on behalf of creditors. You will notice that this covers all his property up until his discharge. He is legally known as a "bankrupt."

If the debtor himself realizes insolvency and desires to save his creditors expense and delay, he may make, without the necessity of a court order, a voluntary assignment, and the Act differentiates between the involuntary and voluntary action by designating the former a bankrupt, and removing that odium in the the case of the latter, by legally terming him an "authorized assignor." Likewise the trustee, to whom the authorized assignment is made, becomes the custodian of the debtor's property for the benefit of the creditors, but should any property devolve upon the authorized assignor between the time of his assignment and discharge, either by legacy or gift, it remains the debtor's property, for his sole use and benefit. In other words, he only assigns property which was in his possession up to the date of his assignment, whereas the bankrupt's property is assigned up to the date of his discharge.

As is the case to-day in liquidation proceedings receiving orders and authorized assignments will take precedence over all attachments for debt, except those actually completed by payment, subject to the costs of the first execution creditor.

PROVIDES FOR SCHEMES OF ARRANGEMENT.

In addition to providing for involuntary and voluntary liquidation, the Act provides machinery for handling compositions, extensions or schemes of arrangement. The debtor, prior to or after entering bankruptcy, may request an authorized trustee to convene his creditors for the purpose of offering a settlement or getting an extension. He must submit a list of his creditors, a statement of his affairs, and his proposition in writing. If his proposition is acceptable to two-thirds of the unsecured creditors, whose debts are proved, and if the court likewise approves, with certian exceptions, is binding on all creditors. Before consenting, the debtor must put up security with the trustee for an amount not less than fifty cents on the dollar on his provable unsecured debts. The court on granting a settlement may annul a bankruptcy or unauthorized assignment. Provision is made for the enforcement of the provisions of the settlement and for default.

OFFICIALS UNDER ACT.

Trustees are appointed by the Governor-in-Council on review of applications supported by statement of qualificatons. Such appointed are limited in jurisdictoin to the territory for which they are licensed in the matter of getting business, but may transact business for creditors wherever in Canada the debtor has property. Property must not be removed out of a province without the written consent of inspectors. The trustee must put up security of $10,000 with a departmental officer at Ottawa, appointed for the purpose of handling same on behalf of creditors and for keeping certain records of statistics called for by the Act, which every trustee in every estate is compelled to furnish. Additional specific security must be put up in every estate. The trustee may do anything the debtor could legally do. He can carry on business. He can permit the debtor to remain in charge. He can sell property, accept security for debts, mortgage or pledge property for loans, compromise debts, insure property and collect insurance, sell patented articles, bring, institute, or defend legal actions, etc., but many of these things can be done only on the written authority of the inspectors. His remuneration is limited to five per cent. of cash receipts, and his solicitors' expenses are limited to a like amount. These are features of the bill to which in these days of high costs of living, some exception is being voiced. My own opinion is that the limitation is low, as some estates cannot possibly be handled in either instance for the amount specified. In my judgment, the matter of fees should have been left with the inspectors for the creditors. Trustees are compelled to report the status of any estate on demand and that dividends are paid periodically and with all possible dispatch.

In the matter of securities, settlements, an preferences, the Act has many improvements. Under it a secured creditor, having his security direct from the debtor, is compelled to place a value on it. If not realized on or surrendered inside of thirty days, he places his value on it with the trustee and files for any balance against the estate. The trustee may redeem it on payment of its assessed value and not plus ten per cent. as heretofore. This is most desirable.

PROVISION FOR PREVENTING FRAUD.

In the definition "property" is given a very wide meaning, and if a debtor becomes bankrupt or insolvent, and a year before he made a settlement by way of transfer of property to another, it is void as against the trustee, and if he becomes bankrupt within five years, it is void unless all the parties claiming under the settlement can prove that the debtor or settler was in a position to pay all his debts in full at the time of the transfer without involving the property covered by the transfer. The Act aims to stop debtors transferring property merely for the purpose of preserving it.

Marriage contracts have been one of the banes of liquidation proceedings in Canada. The Act provides that any marriage contract or covenant for the future payment of money or property from a debtor to his wife, or *vice versa*, or to children, or for any future settlement on such relatives, wherein the debtor at the date of his marriage had not any interest therein, or any estate, is declared void against the trustee until all the claims of creditors have been paid in full. Payments and transfers of property to such relatives are subject in some instances to proof of certain facts, and if the facts are admitted, then such relatives may rank as creditors.

Assignment of book debts are voided unless registered where required under provincial law, and unless certain debts are specifically assigned or an assignment is made *bona fide* and for value.

Meetings of creditors are compulsory and the debtor must attend the first meeting. This is most desirable, as it has been too long the practice in Canadian liquidation proceedings that the debtor has absented himself from such an important gathering. Provision is made for the appointment of inspectors, and their powers are defined.

As joint stock companies are covered by the Act, trustees are given power to levy against shareholders for unpaid share capital, and to adjust differences arising therefrom. Wage claims from directors or shareholders of such companies are deferred until all creditors are paid.

A wife who works for her husband, or *vice versa,* cannot collect any accrued wages until creditors are paid in full, and no relative, such as father, mother, son, daughter, brother, sister, uncle or aunt can collect more than three months' back pay until all creditors are paid in full.

The trustee is required in distributing the assets of the estate to protect the rent, then his fees and expenses, then costs of execution creditors, then preferred wages, and then the creditors ranking secured, preferred and unsecured.

STATUS OF LANDLORDS.

Landlords' rights under this Act are very materially changed and he has not the wide privileges that he formerly enjoyed. In Canada we do not regard the landlord in the same sacred light as he is regarded under the English law, and the Bankruptcy Act materially changes the status of the landlord in all the provinces of Canada so far as bankruptcy is concerned. The landlord may not distrain once a man has been adjudged a bankrupt. He is given priority not exceeding the value of the distrainable assets and not exceeding three months' rent accrued prior to the date of the receiving order, or authorized assignment. If any additional amount is owing to him, he ranks as an unsecured creditor. If there is a lease and it provides for accelerated rent he cannot get more than three months in advance. The trustee is compelled to pay the landlord for the period he occupies the premises after the receiving order or authorized assignment, and he may elect either to retain or give up the premises or lease, and he must do this within one month.

DISCHARGE FROM BANKRUPTCY.

There are many other important features of the bill and it would be advisable for all merchants to become acquainted and to have a better knowledge of bankruptcy, but the last vital item which we have the time to deal with is the question of the discharge of the bankrupt or assignor. The sections covering this phase of the bill are almost exactly the same as applied in the English Act. It will not be easy for debtors to secure a discharge, the legislators believing that this is a great privilege and benefit and they have provided machinery to safeguard it. The result will be that hereafter a business man will be honest and careful in his business dealings and methods, not only because it is right and proper, but because it will, in the event of difficulties, pay him. The debtor is compelled to make application for his discharge, but he must not do this until three months have elapsed from the date of his bankruptcy or authorized assignment. He must produce a certificate from the trustee giving the names and addresses of his creditors. The trustee is compelled to give creditors fourteen days' notice that the court will hear the application of the debtor for a discharge and must furnish to the registrar or court official a report as to the conduct and affairs of the bankrupt or assignor. The court has the power to grant or refuse a discharge, or to suspend discharge, or to make it conditional, but it is expected that no discharge will be granted until the creditors have been paid an amount of not less than fifty cents on the dollar, and the court may order that the discharge be granted conditional upon the fifty cents or any other stipulated amount be paid out of future earnings, or after acquired property, and it may modify the amount to be paid to the creditors providing the circumstances warrant. Simply because the court grants an order does not release the debtor from any debt which may be owing to the Crown or for any debt arising through a break of statute, unless such is consented to by the court specifically. It does not free him from a debt incurred by fraudulent means or from certain other illegal actions, nor from any debt owing for the necessaries of life, the court having in all cases the right to order payment as it deems expedient.

OFFENCES AGAINST ACT.

Now, I have told you much about the general features of the Bankruptcy Act, but there are certain things that once a man has been adjudged a bankrupt or makes an authorized assignment which it is well for him to avoid. These are what are known as Bankruptcy Offences, and for any bankruptcy offence which is proved the offender is liable to a fine not exceeding $1,000, or a term in jail not exceeding two years, or to both fine and imprisonment:

1. If he practises fraud on the trustee.
2. If he fails to turn over all property and assets, books, documents and papers.
3. If he conceals any debts due to him.
4. If he removes property to the value of $50 or upwards.
5. If he knowingly makes a false statement.
6. If he permits a false debt to be proved.
7. If he prevents the production of any document, book, paper or writing covering his affairs.
8. If he conceals, destroys, or mutilates documents, etc.
9. If he makes any false entries in his books relating to his property, etc.
10. If he attempts to account for his position by fictitious losses or expenses.
11. If he obtains property by fraud or false representation and has not paid for same.
12. If he pawns, pledges, or disposes of property, obtained on credit, unless it is in the ordinary way of business.
13. If he is guilty of any fraud in obtaining the consent of his creditors to any agreement.
14. If he gives an agency of any kind false statement of his position for the purpose of securing credit.

These are bankruptcy offences and where an undischarged bankrupt or an undischarged assignor attempts to get credit without informing that he is an undischarged bankrupt, or undischarged assignor, or engages in any business under a deceptive name, he shall be guilty of an indictable offence and liable to a fine not exceeding five hundred dollars and to a term not exceeding one year's imprisonment, or to both such fine and imprisonment. If he starts in business he is compelled to keep books, and extra heavy penalties are provided if he does not do so, as is also the case if he mutilates or attempts any fraud against creditors, and last, but not least, there is a clause in the Act which provides that any person who maliciously institutes or carries on against any person who has not done or suffered any act of bankruptcy any proceedings in bankruptcy under this Act shall be guilty of an indictable offence and liable to a fine not exceedng $1,000, or a term not exceednig two years' imprisonment, or both fine and imprisonment.

"Crown Jewels" Sold

One of the most beautiful and expensive collections of jewels ever offered for public sale by the United States Marshal in New York, was purchased at auction by Charles A. Keene, jeweler at 180 Broadway. The collection is purported to be part of the jewels formerly belonging to the ex-Czar of Russia and his family, and were seized by the customs officials when brought into this country without the usual payment of duty.

The sale was largely attended by jewelers and gem collectors, and as a result the bidding was spirited. The jewels bought by Mr. Keene were divided into two lots and consisted largely of pearls and diamonds. There was also included a few pieces of rare lace and a silk shawl, and the entire collection was sold to the jeweler on bids totaling $30,200.—"Jewelers' Circular."

Jewelry Trade Associations

Canadian National Jewelers' Association

71 Richmond Street West, Toronto.

O. M. Ross, Secretary. M. C. Ellis, President.

British Columbia Jewelers' Association

A. J. Jacoby, Secretary. O. B. Allen, President.
423 Hamilton Street, Vancouver.

Alberta Jewelers' Association

F. R. Holdsworth, Secretary. D. E. Black, President.
510 Leeson & Lincham Block, Calgary.

Saskatchewan Jewelers' Association

C. F. Clare, Secretary. A. L. Weatley, President.
Prince Albert, Sask. Regina.

Manitoba Jewelers' Association

A. E. Rowland, Secretary. Jabez Miller, President.
Canada Building, Winnipeg.

Ontario Jewelers' Association

Gordon McLaren, Secretary. W. G. Young, President.
Hamilton. London.

Eastern Township Jewelers' Association

C. Brouillette, Secretary. O. J. Gendron, President.
Richmond, Que. Sherbrooke, Que.

Nova Scotia Jewelers' Association

J. H. Greene, Secretary. I. W. Vidito, President.
Dartmouth, N.S. Halifax.

District Associations

Victoria Jewelers' Association.

F. W. Francis, Secretary. A. J. Mitchell, President.

Ottawa District Jewelers' Association.

R. J. Bastien, Secretary. C. A. Olmsted, President.

Belleville District Jewelers' Association.

T. Blackburn, Secretary. J. A. McFee, President.

Brockville District Jewelers' Association

F. B. Steacy, Secretary. H. B. Coates, President.

Kingston District Jewelers' Association.

Gordon J. Smith, Secretary. F. W. Kinnear, President.

Essex and Kent Jewelers' Association.

W. W. Walton, Secretary. F. J. White, President.
Windsor, Ont. Walkerville, Ont.

Hamilton District Jewelers' Association.

F. E. Stone, Secretary. Joseph Levy, President.
17 King Street West.

London District Jewelers' Association.

H. H. Young, Secretary. J. S. Barnard, President.

Toronto District Jewelers' Association.

Ammon Davis, Secretary. Thomas Roden, President.
176 Queen Street East.

Twin Cities Jewelers' Association.

J. H. Gillespie, Secretary. G. Burke, President.
Fort William, Ont. Port Arthur, Ont.

Sault Ste. Marie Jewelers' Association.

W. E. Best, Secretary. Norman F. Patterson, President.

North Bay District Jewelers' Association.

R. H Thompson, Secretary. E. W. Ross, President.
North Bay.

Montreal District Jewelers' Association.

J. F. Murphy, Secretary. J. A. Caron, President.
23 Notre Dame West.

Halifax Jewelers' Association.

Fritz O. Schaefer, Secretary. Stanley Hood, President.
503 Barrington Street.

Canadian Jewelry Imports

	Month of December		Nine months ending December	
	1918	1919	1918	1919
Clocks, movements, cases and keys—				
United Kingdom	$ 22	$ 977	$ 1,223	$ 8,431
United States	48,346	70,412	510,582	591,219
Japan	.....	.....	1,749	1,189
Other countries	.....	1,735	315	5,560
Totals	$ 48,368	$ 73,124	$ 513,869	$ 606,399
Watches—				
United Kingdom	$ 701	$ 119	$ 10,423	$ 2,631
United States	1,259	1,640	8,686	12,202
Switzerland	3,541	6,844	31,286	50,780
Other countries	.....	.....	.....	2,002
Totals	$ 5,501	$ 8,603	$ 50,395	$ 67,615
Watch actions and movements and parts thereof—				
United Kingdom	$ 202	.....	$ 9,685	$ 5,717
United States	63,091	$ 101,201	677,060	831,376
France	.....	4,191	3,303	5,689
Switzerland	66,951	59,008	448,849	587,602
Other countries	.....	.....	447	.....
Totals	$ 130,244	$ 164,400	$1,139,344	$1,430,384
Watch cases and parts thereof—				
United Kingdom	$ 38	.....	$ 815	$ 1,633
United States	10,585	$ 13,779	88,167	151,841
Switzerland	4,798	7,052	35,932	51,724
Other countries	.....	.....	310	271
Totals	$ 15,421	$ 20,831	$ 125,224	$ 205,469
Moulded and cut glassware—				
United Kingdom	$ 1,336	$ 1,135	$ 7,013	$ 11,212
United States	32,439	69,146	333,934	462,859
Japan	8	507	956	2,643
Other countries	250	356	1,147	2,973
Totals	$ 34,033	$ 71,144	$ 343,050	$ 479,687
Electro-plated ware and gilt ware, n.o.p.—				
United Kingdom	$ 2,091	$ 11,292	$ 13,726	$ 53,998
United States	5,501	26,616	75,376	197,893
France	2,052	538	3,790	1,861
Other countries	4	135	84	257
Totals	$ 9,648	$ 38,581	$ 92,976	$ 254,009
Sterling or other silverware, n.o.p.—				
United Kingdom	$ 1,722	$ 3,624	$ 13,892	$ 42,530
United States	3,091	13,840	29,117	75,766
Other countries	289	716	421	1,751
Totals	$ 5,102	$ 18,180	$ 43,430	$ 120,047
Manufactures of gold and silver, n.o.p.—				
United Kingdom	$ 642	$ 1,004	$ 1,785	$ 5,882
United States	2,467	13,967	20,438	113,436
Other countries	1,043	129	2,773	1,045
Totals	$ 4,152	$ 15,100	$ 24,996	$ 120,723
Silver bullion, unmanufactured—				
United States	$ 271,481	$ 516,981	$2,845,351	$3,458,097
Jewelry, n.o.p.—				
United Kingdom	$ 1,329	$ 3,750	$ 10,549	$ 33,691
United States	56,484	106,641	541,356	873,098
France	137	4,006	4,837	31,320
Japan	890	4,411	5,558	15,980
Other countries	31	226	548	830
Totals	$ 58,871	$ 119,034	$ 562,848	$ 954,919
Diamonds, unset—				
United Kingdom	$ 70,421	$ 173,664	$ 640,044	$2,023,876
United States	.....	15	.....	72,734
Netherland	.....	152,545	.....	829,917
Other countries	.....	5,234	.....	15,223
Totals	$ 70,421	$ 331,458	$ 640,044	$2,941,750
Precious stones and pearls and imitations thereof, strung or not, but not mounted or set—				
United Kingdom	$ 10,125	$ 115,443	$ 36,263	$ 454,630
United States	8,698	13,581	61,546	110,851
France	3,226	22,403	34,787	96,768
Italy	.....	873	4,274	9,618
Japan	884	2,626	2,483	9,562
Other countries	.....	2,476	449	11,076
Totals	$ 22,933	$ 157,402	$ 139,802	$ 692,505

THE TRADER

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Ontario Convention

PREPARATIONS are already under way for the second annual convention of the Ontario Jewelers' Association, to be held in Toronto in June. A conference was held at the National Club on March 11th, following the meeting of the executive of the C. N. J. A., when a tentative programme was outlined and the dates of June 22nd and 23rd were provisionally agreed upon.

There were present Messrs. Thomas Roden, President; B. M. Chapman, Vice-President, and Ammon Davis, Secretary, representing Toronto District; W. G. Young (London), President, R. J. Rodger (Kingston), Vice-President, and Gordon McLaren, Secretary of the Ontario Association, and M. C. Ellis, W. J. Barr, M. T. Ellis, A. S. Levy, J. J. Nolan and O. M. Ross of the National Executive.

It was agreed that, as a preliminary to the convention, it was desirable that a strong effort be made to organize every district in the province, and to this end it was decided that the present arrangement of districts should be checked over and revised with the idea of making it convenient for every retailer to reach the centre of his district. It was also decided that missionary work would be required and an attempt will accordingly be made to have meetings held in various centres prior to the date of the convention and to have prominent members of the trade address these meetings and explain the benefits of organization.

After a general discussion, it was agreed that a two-day convention would be necessary, beginning on the afternoon of the first day, with a dinner in the evening, and continuing on the morning of the second day, with a picnic or outdoor sports in the afternoon. The opinion was general that very few members of the trade would thus be required to spend more than two days away from home and at the same time sufficient provision can be made to look after all the business coming before the convention.

With reference to the programme to be presented, a number of suggestions were made, among which was that Mr. James Ryrie should be requested to give a paper on "Precious Stones" and that Mr. Vanderhoof, of Chicago, chief of the advertising service that is handling the work of the National Jewelers' Publicity Association of the United States, should be invited to give a talk on advertising with special reference to general publicity for the trade.

A letter was read from Mr. H. Victor Wright, of Los Angeles, Cal., chief of the Research Bureau of the American National Retail Jewelers' Association, who will be present to elucidate the system of accounting for retail jewelers that has just been released by the Harvard Bureau. Mr. Wright will be present at many of the state conventions and stated that he expected to arrange his itinerary so as to reach Toronto for Wednesday and Thursday, June 23rd and 24th. The opinion was expressed that Tuesday and Wednesday would be the better days for the convention and a telegram was accordingly sent to Mr. Wright, asking him if he could arrange his dates so as to be present on June 22nd and 23rd. His reply confirms these dates as quite suitable for him. It is expected that the accounting system will be ready for distribution at that time and that arrangements will be completed whereby it will be then available for the Canadian trade.

Various other subjects were suggested, including a report on the progress of the Ontario Horological School, a practical talk on bench work and a paper on silver. The officers of the Toronto Association stated their intention of making a start at once on the social features to be offered to convention visitors and every jeweler in Ontario is asked to keep the dates in mind, so as to make the meeting a memorable one.

Higher Prices for Diamonds

ACCORDING to the agreement entered into by the various diamond producers of South Africa there cannot, for at least two years, be any increase in the supply of diamonds from this source, whereas any decrease which takes place during that time, even though unintended, automatically reduces the permitted production for the remainder of that period. In fact, this may apply for the five year term of the agreement unless one or other of the parties gives a year's notice of withdrawal after the end of a year.

The agreement provides for the percentage of the total supply which each of the producers may market. The total is limited for each three months' period to the actual sales of the preceding three months. As no individual producer may exceed his allotted share, this total may never increase. But if any producer falls below his allotted share for any three months' period, the total is decreased by that much for the following three months, and, of course, cannot again be increased during the continuance of the agreement. Thus it follows not only that the supply of diamonds for two years at least cannot be greater than at present, but that it is actually liable to continued diminution.

The price agreement made with the London marketing syndicate is even more significant. By it, the syndicate must pay, during each three months' period, 95 per cent. of the average price per carat, which it obtained during the previous three months. These stones, in turn, may be sold at any price obtainable, half the profit in excess of five ninety-fifths allowed going to the producers. Since the five ninety-fifths is a narrow margin of profit, in all probability it will usually be exceeded. And as the cost price for each three months' period is fixed at five per

cent. under the selling price for the preceding three months, a constant profit in excess of that margin will bring with it a constant increase in cost, and therefore also in selling price.

From these two agreements it becomes apparent that the production of stones may and probably will diminish, but cannot increase; and that the price of stones may and probably will increase, but cannot diminish. *Verbum sat sapienti!*

Jewelry Publicity in Canada

PLANS for the launching in Canada of a publicity campaign for jewelry are now reaching a definite point, and it seems altogether probable that they will be carried through in time for the holiday trade this year. The National Jewelers' Publicity Association of the United States is holding its annual meeting in Chicago this month, when a proposition to extend its activities to Canada will be presented and no doubt endorsed. The matter was taken up at Chicago recently, when Mr. Gordon McLaren, secretary of the Ontario Jewelers' Association, and Mr. O. M. Ross, National Secretary, held a conference with Mr. F. G. Thearle, Chairman of the Advertising Committee, and Mr. Herbert Vanderhoof, chief of the advertising agency handling the American publicity. A very cordial spirit toward the Canadian trade was manifested and Mr. Thearle will recommend to his association that the campaign be extended to Canada and that the same service be provided in this country that has proven so successful on the other side of the line. It was suggested that the Canadian trade should make an appropriation of $5,000 to cover the first year's operations, and it will be up to the executive of the C.N.J.A. to decide on how the money shall be raised. The sum is certainly not excessive when one considers that the optometrists of Ontario alone are spending $10,000 in a year to advertise their business. It is probable that subscriptions will be asked from the trade in general.

The Canadian trade is in a highly favored position through the generous offer of co-operation by the American Association. All the preliminary work of organization has been accomplished, there is now in existence a highly capable bureau in thorough touch with the jewelry business that is ready to place all its equipment at the service of the Canadian trade, and the only expense to be attached is the actual cost of the advertising inserted in Canadian newspapers and magazines. Mr. Herbert Vanderhoof, who is in charge of the publicity work, has been identified with Canadian railway advertising work for sixteen years and is thoroughly in touch with Canada. He will have a personal interest in the jewelry propaganda and the trade will get good value for its money. Mr. Vanderhoof has consented to come to Toronto June 22nd and 23rd to address the Ontario jewelers on publicity and his speech alone should make the convention well worth while. Jewelers everywhere should be interested in the publicity campaign and a generous response to any appeal for subscriptions would be anticipated

National Fees Now Due

DUES for the current year in the Canadian National Jewelers' Association are now due and payable. It should be the duty of everyone in the jewelry business in Canada to make a remittance at once, either to the treasurer of his district or to the National secretary. The convention at Montreal has proven what a masterful influence in the trade the Association has become, and only a concerted effort is needed to place the jewelry business on an entirely different footing to that which it has occupied in past years. Retailers in organized districts should communicate at once with their district secretary, and those in unorganized districts with the National secretary. Wholesalers and manufacturers should remit direct to the head office. It will shortly be the case that the possession of a C.N.J.A. membership card will be a requisite in the Canadian jewelry business, and firms who do not come in will be asked the reason why. A full list of the members who have paid their subscription will be published in the May TRADER, and members of the trade will be able to judge who are supporting the Association.

The clause in the National constitution with respect to fees reads as follows:

"The annual fee for membership shall be as follows:

"*Manufacturers,* employing ten or fewer than ten hands, $10; over ten and under twenty-five hands, $25; twenty-five hands and over, $50.

"*Wholesalers,* employing under twenty-five hands, $25; twenty-five hands and over, $50.

"*Retailers* employing ten hands or less, $5; more than ten and less than twenty-five hands, $15; twenty-five hands and over, $25."

Watch Fraudulent Advertising

DURING the past few months, the Inspector under the Gold and Silver Marking Act has been in receipt of several clippings from newspapers showing advertisements which contravene the provisions of the Act. In all such cases, retailers are requested to send in the entire copy of the paper in which the advertisement appears, as, when a prosecution is initiated, the clipping is of no value as evidence; the issue of the publication must be filed in complete form, and sometimes when a period elapses between the date of publication and the trial, it is difficult to secure a copy.

It is a very commendable practice for retail jewelers to keep their eyes open for fraudulent advertising and to send copies of all papers in which they find questionable matter to the secretary of the C. N. J. A., at this office. They will be promptly turned over to Inspector Ryan and prosecution will follow. This is also a good line for the officers of district associations to follow. They are out to clean up the jewelry business and in this way they can do a great deal of good work.

Winnipeg in 1921

IT is not too early to make plans for the second annual convention of the C.N.J.A. in Winnipeg in February next. Already many retailers are looking forward to making the trip and have laid out their holiday this year accordingly. If the preliminary indications are a true gauge of what the general feeling of the trade will be, Winnipeg will do well to make preparation for the biggest convention ever held there. The excitement over the Montreal gathering has hardly died down and the echoes of its success are still reverberating through the distant parts of Canada while many regrets are being expressed that such an event was missed. Next year's convention will be an even greater occasion and the trade by that time will be in such a state of organization that every district will be represented. So the slogan for all meetings this year is "Winnipeg in 1921."

In these days no first-class retail business concern can afford to use commonly printed business stationery. The jeweler, particularly, should send out only the best of business stationery, on account of the high character possessed by the average jewelry store, and all his advertising literature should also be of "Class A" quality.

La Parure de la France

By Doris Hemming

PARIS is redolent with an atmosphere of art, elegance and refinement that radiates from the few exclusive maisons that cluster together in that short street of streets called the Rue de la Paix. Inasmuch as jewels are the complement of the gown, so the first jewelers of Paris rub shoulders with the directors of the haute couture as they pass in and out of their recherche establishments lining this fashionable street. There is something inspiring about their conservative window displays and the few rare luxuries that are shown for all who pass to see. A single bracelet in the window is the promise of a marvellous collection within. A single fan and yard of brocade bids one enter to choose a gown of matchless elegance. It is behind these quiet store fronts that the world's fashions of dress and jewelry are conceived, to travel through a hundred avenues around the world and back.

With the utmost sympathy and understanding, the creators of dress and jewelry work hand in hand, each one completing the success of the other. Fashion to-day favors the filmiest of dresses, decolletes slightly fastened on the shoulder consisting of strands of tulle, Chantilly or net. As their contribution to the mode of the moment. the jewelers have designed delicate shoulder pins and bands, bretelles of rubies surrounded with brilliants, decorative motifs strewn with rhine stones, and a thousand other dainty finishing touches made of gems and dull metal that accentuate the fine points of a gown.

Another favorite device that has won the favor of the recherche, is the long arrow pin studded with brilliants. This useful pin may be worn on a blouse, used to fasten a satin cloak or nobby fur collar, or, smartest of all, pinned in the front of a hat. For the hat the arrow pins are made in two pieces, the tip screwing firmly on to the long sharp pin that passes through the brim. The simple arrow hatpin is varied by a thousand ingenious devices. The point may be weighted with a heavy brilliant and the wings made daintier and lighter by touches of sapphire. Or one can search through the relics of mythology and choose quaintly-fashioned arrows at random, from the favorite weapons of Bacchante to the warlike darts of the Egyptians.

Then, too, there are delicious little brooches that recall the coils of a serpent or the plumage of a fabulous bird. Or one finds a hint of Eros in the pairs of arrows tied with bands of laurel and sprinkled with roses.

One may choose the zig-zag brooch, as brilliant in form and glint as a flash of lightning. Encrusted with rhine stones half hidden in the folds of a corsage, nothing is more successful than this odd little brooch with its witty symbolism.

The mode of 1920 has decreed bare arms to the elbows or even right up to the shoulder. With their ears to the ground, listening for the whispers of forthcoming fashions, the jewelers have prepared a wealth of fascinating bracelets. Bracelets are to be a la mode. One will wear them at the theatre, in the boudoir and an the street, at the wrist and about the upper arm.

With the scarcity of fine metals a fact to be reckoned with, the jewelers have created their fashions discreetly, and have put the value of the bracelet into the stones it carries rather than the gold or platinum of the circle. They have designed delightful motifs, combining with exquisite artistry the purity of the diamond and the soft stones of the sapphire, the noblesse of the pigeon's blood ruby and the pensive glow of the emerald. Above all, the sapphire is sought after this season in sympathy with the leaning towards things Oriental. Even the name is charming and characteristic derived from the Hebrew "sappir," most beautiful. Another favorite combination for these armlets is onyx and diamonds. The dull glow of the onyx ring enhances the brilliance of the precious stone.

Black and white effects are in high favor with the Parisian, and thus one finds startling bracelets of ebonite enriched with a row of diamonds. Or the same idea is carried into the realm of earrings, where a tiny ball or ring of onyz or ebonite hangs from a string of pearls and brilliants. Or better still, the combination of black, white and green, adding emeralds to the already successful onyx and diamonds. The French, who delight in inner meanings, find in this combination of colors the story of their renaissance after the great war: mourning, hope and the future. . . . .

Such is the vogue of the moment, wristlets, bracelets and armlets in profusion, worn three, four or five at a

time, and joined one to the other by a light gold chain, a l'orientale. These fascinating circles may be carved in ivory, jade, tortoiseshell or precious woods, set with stones or polished smooth. One may combine these pretty playthings in a thousand different ways, ever adding to their charm and eccentricity.

Contrary to expectations, the present mode of decollete has not increased the favor of the dazzling pendant. A simple string of pearls is considered the most elegant adornment for a pretty neck, and pearls are accordingly more fashionable and higher priced than ever. Rumor has it that many fortunes are placed in pearls in these days of uncertainty, for when real estate investments are hedged about with forbidding laws, and industry is in the hands of a discontente labor, what more secure and delightful than a heavy collar of pearls? The pearls are easy to carry, beautiful to behold and will earn for themselves interest and increment in the ever rising market. And so, gold and silver, hitherto sought after as the most desirable of wealth, is now transformed into precious stones, diamonds and pearls, emeralds and rubies. There is something ironical in all this exchange of orthodox riches for a fragment of crystallized carbon or the secretion of a diseased oyster!

Pendants, as we have said, are temporarily subdued. One no longer seeks the resplendent ornaments of yesterday with their garlands of flowers, chimeres, dragons and geometric tracery. A single note of color, sober and elegant, alone is permitted. A large diamond or sapphire hanging from a band of platinum involves a fortune for very little show. The art of adornment has reached a point in its development where a few really beautiful jewels are preferred to the collection of ordinary brooches and pendants that used to be scattered across a mondaine corsage.

If pendants and brooches are subdued and serious, the same applies to rings. The entire value of the ring is now centred in the stone. The day of gold and platinum rings, carved and chiseled to a marvel of lacy open work, is past. These charming settings are demode for the moment at least, giving place to the strictest of bands and lightest of mountings. The one concession from the rigid regulation is a circle of tiny brilliants running around the main stone. In the same spirit of severity, antique rings, cameos and similar fantasies are laid aside for a season.

Fantasy, goddess capricious and light hearted, reigns tyrannically in the realm of diadems. The gay society whirl that revived with the armistice has concentrated the attention of the Parisian jewelers on hair ornaments of every style and value. Side by side with aigrettes and tumultuoos birds of paradise cunningly arranged for the hair, one may admire bands of jewels and coronets of exquisite taste and incomporable art. Both before and behind the footlights these jeweled coiffures are eagerly sought after. The Parisian actresses revel in the charm and brilliancy of a diadem and rival one another in the elegnce and picturesqueness of their headdresses; in the stalls and boxes the coronet is also considered especially effective. Fearing chilly draughts on her uncovered back the well dressed woman wears her gorgeous fur dolman throughout the evening, relying on her coiffure as the only other visible attraction of her toilette. The result is a host of ingenious designs and combinations on the part of the jewelers. The simple bandeau, "coiffure a l'enfant" as the French people call it, may be worked out in diamonds with two paradise plumes, one sweeping upwards straight and tall, the other brushing the shoulders in a graceful curve. A very new and equally attractive creation is a bandeau of sapphires from which springs a crown of sky blue ostrich tips. The effect is completed by a bracelet carrying out the design in miniature which, as one might suppose, consists of a circle of sapphires with a fringe of blue ostrich.

With their marvellous taste and finished workmanship, the French still lead easily in the making of luxuries and personal adornments. From the purity of their designs and the originality of their ideas, it would almost seem that the sorrows and trials of the war have acted as a refining fire on the artistry of these wonderful people.

New Activity in Silver

The silver mines of Northern Ontario produced greater quantities of silver during the last quarter of 1919 than any other quarter during the year, whereas, for the first nine months the production was considerably below that for the same period of 1918. The numerous discoveries of high-grade ore and the added incentive to mine at maximum capacity due to the prevailing high quotations for silver, was the chief cause of the increase during the last quarter. The new year opens with a favorable outlook for the silver mines, and the current year's output promises to be heavy. Last year a total of 34 mines shipped silver ore. This year the number is expected to record another increase. This is due to the increasing activity in Cobalt as well as Gowganda and Elk Lake.

The silver mines of Northern Ontario have this to their credit, as of the beginning of 1920:

Production in ounces	$303,724,172
Value	181,570,561
Dividends	81,003,616

The gold mines of Northern Ontario have this to their credit at the beginning of 1920:

Value produced	$59,389,508
Dividends	20,083,752

The combined output of silver and gold from Northern Ontario since 1903 amounts to $240,960,069. Combined dividends amount to $101,087,368. Before the middle of 1920 the silver and gold production will amount to a total of one-quarter of a billion dollars.

Gold is now being produced at the rate of well over a million dollars a month, as also is silver. During 1920 the silver and gold producers appear likely to stage a race for first place.

The value of Ontario's gold and silver production for the first nine months of the year was as follows:

	1918	1919
Gold	$ 6,875,766	$ 7,574,586
Silver	12,500,080	7,898,220

Pearl Shortage Indicated

Statistics prove that within the last five years the total production of pearls in the entire world has been in the neighborhood of $10,000,000 a year; and these figures being calculated not upon the quantity but upon money value, the production in the last year cannot have been more than one-half of the production of the first year, as during that period they have increased 100 per cent. in value. To show that the supply is absolutely inadequate to the demand it is only necessary to say that three or four companies in New York alone sell as many pearls a year as the whole world produces.

Nature, therefore, practically produces no more large pearls, and the sources that have been drawn upon for them in the last 10 or 15 years, namely, the pearls that have been hoarded by the Oriental, have also been depleted. The only chance in the future of owning a fine pearl of any size will be upon the same basis as acquring a Rembrandt painting, which cannot be produced, and, therefore, can only be obtained by transfer from one owner to another.

Standardization a Solution of our Economic Problems

M. M. Cohen.

UP to a century ago the villages were economic, social and religious centres of communities.

The supposed immense cities of antiquity are largely mythical.

There is no evidence that there existed sufficient means of transportation, to convey food and raw materials for manufacture, to support very large civic centres.

Each village was largely economically independent.

The farmers raised practically all food for their own families, houses were erected by communal assistance, a survival of which still exists in remote districts, in building bees and barn raisings.

Clothing was made from wool and flax, raised and spun on the farm, and made into fabric by the village weaver, who constructed his own looms.

The simple farm implements were largely the product of the village blacksmith.

Money was little used, transactions being carried on mostly by barter.

The invention of the steam engine, and the perfecting of labor saving devices completely revolutionized village life, and gave rise to what is called "Capitalism."

It is easy to imagine a weaver, having a large family, and a thrifty, ambitious wife, realizing that unless business could be extended beyond the village, his family must needs be scattered.

In order to get trade from the weavers in other localities, it became necessary to undersell them.

He learned of looms driven by steam, whereby one weaver could do the work of many.

The secret to success, then, lay in acquiring such a plant.

The demands of his community had hitherto supplied a living.

Let it continue to do so.

The surplus product could be disposed of to the neighboring villages, and everything over the cost of raw material became profit.

Out of this profit he could pay for his plant; in other words, become a Capitalist.

Steam-driven spindles enabled him to exchange cloth for wool, and brought in actual cash for the spinning and weaving.

It saved the farmer's wife the labor of spinning.

It gave her as much cloth for raw wool as she had heretofore received for the spun yarn.

We can readily understand how such would drive the less enterprising weavers out of business, and compel them and their families to seek employment at the "mill," the place where the steam spinning and weaving were conducted.

So labor became supplied for further and further expansion on part of the Capitalistic Weaver.

The indepedence of the old weaver, whose looms were in his dwelling, where all his family worked together, disappeared.

The mill ruined his business.

He and his family are compelled to work there at such wages as were offered, usually a figure that would barely sustain life.

Under these circumstances, it is no wonder there was no love between those who represented "Labor" and those who stood for "Capitalism."

It was among these early Capitalists there developed the Manchester School of Economics, with its "Free Trade," "Supply and Demand," "Laissez faire"—"Devil take the hindermost."

It meant the steady grinding of the lower classes, and the accumulation of vast fortunes by the owners of mechinery of production.

It brought want in the midst of plenty; children, almost babies, slaving in factories; women toiling as beasts of burden in the mines; periods of enforced idleness, with the cry of "over-production" from the Capitalists.

Over-production! My God! while human beings were starving, shivering with the cold, and dwelling like beasts in hovels.

Over-production, which should mean plenty for all, simply spelt idleness and want for the many.

The workers saw that as individuals they were helpless.

Their only hope was in combining, so they formed themselves in "Trade-unions."

They reasoned, "since 'over-production' is a curse to us, we shall limit production; we shall only produce that for which there is an immediate demand, and we shall insist on a fairer share of the abundance which our labor, applied to the marvellous inventions, enables us to produce."

The combination of the Workers was followed by that of the Capitalists.

Here arose "Strike" and "Lockout," Class against Class, economic wars, with all the hatreds and sufferings of real war; men, women and children dying of hunger, dwarfed by under-nutrition; property destroyed and production cut off.

The story of the weavers is that of all the other industries.

Capitalism has not solved our industrial problems.

Trade Unions have not succeeded in doing so.

Both are founded on class selfishness. Both breed hate.

Nor is this terrible struggle confined to Capital and Labor.

Capitalists wage war with each other. The big ones endeavor to destroy the little ones, the smaller to undermine the greater.

Ninety per cent. of those who enter business fail. The law of "supply and demand" has not solved our industrial problem, nor has the combinations of capitalists struggling with the combinations of Labor.

Socialism in various forms as a solution has been suggested.

The basis of Socialism, as I understand it, is "from everyone according to his capacity, to everyone according to his needs"; a beautiful theory, realizable when those who have plenty, demand sharing it with those who have little.

To-day, however, the advocates of Socialism are of the House of Without, who would share the possessions of those of the House of Have.

While human nature is what it is, Socialism must remain a poet's dream.

Ricardo's "law of rent": "the rent of land is determined by the excess of its produce, over what the same application can secure from the least productive land in use," applies equally to the natural law of wages, namely, "wages are determined by the excess of the productiveness of the worker, over the most inferior laborer employed."

This is the natural law—hard, cold and cruel, like the law of gravitation.

To-day we must concede Labor is entitled to a just share of what it produces.

How is this to be determined?

According to the Manchester School, with its free trade, and free competition, it is to be decided by the law of supply and demand.

Justice enters into no consideration.

The teachings of the Manchester School have been very much discredited of late. The first jolt it received was a fixing in many counries and states of the "minimum wage," that might be paid. Here one is prohibited from buying labor as cheaply as possible.

Jobs might be open for five man.

There might be ten applicants, each competing therefor.

This competition might induce five of the ten to sell their labor, for barely enough to maintain life, but the law of "minimum wage" determines a point below which one may not employ the service of another.

Here we have the first effort of standardization.

The next important step was a general acceptance of the principle of arbitration. This is in direct defiance of the law of supply and demand.

It admits the existence of a "fair wage" figure for specific service, it being the function of the arbitrators to determine what this figure is.

What basis have the arbitrators for their judgment?

First, the efficiency of labor compared with the lowest class employed and the wages paid therefor.

Second, its efficiency compared with other skilled labor, where what is considered "fair wages" is generally conceded.

Third, the maximum amount that it is possible for employers to pay, and yet profitably market their products.

Arbitration is designed to avoid strikes, and maintain amicable arrangements between employers and employees.

Strikes can only be successful where the justice of the cause of the strikers is generally admitted.

A general strike against strikers will always be fatal to a strike.

Here we have the principle of standardization of wages generally accepted, and we can look forward to a time when the extensions of this principle will solve our wage problem.

One of the earliest form of standardization has been the determining of a fair price for the use of money, or fair interest, and the passing of laws in protection against usurous charges. In Canada 5 per cent. is legal interest, 7 per cent. may be charged by chartered banks; 12 per cent. for loans under $500 (a protection for small borrowers against loan sharks), while pawn-brokers are permitted to charge at the rate of 24 per cent., but this amount includes storage.

It is only lately that the standardization of profits on manufactured articles, and on merchandising, have been incorporated into our laws.

To-day anyone who considers that he has been overcharged can appeal to the Commerce Commission without costs, and have his claim fairly judged.

These decisions will gradually form standards of profits, and pave the way to further standardization thereof.

We can look for a gradual extension of these principles directly defying the laws of supply and demand.

The standardization of the wages of the worker and profit, which is the wages of the merchant, will firmly establish better relations between employer and employees, between produced and consumer, and between buyer and seller.

Yet standardization must be based on scientific accountancy.

Each factor entering into costs must be known.

This knowledge will gradually lead to a better understanding.

Openness is a very important factor.

The acceptance of the principle that people have a right to know what profit is being made out of them, and that it is not the private affair of the merchant or manufacturer, is an innovation in the right direction.

To inform the public of the cost of production, manufacturers and merchants must maintain accurate and scientific cost systems. Thus I believe standardization, based on justice, will ultimately solve our industrial problems.

The Quarrelsome Clock

By Edmund Vance Cook

There were six small hours which wouldn't stand still
But were always on the run,
And just as they started down the hill,
The quarrelsome clock struck one.
The! clock! struck! one!

The clock struck one, and two, and three;
He put in some terrible licks,
And down at the end of the hill, dear me!
The quarrelsome clock struck six,
The! clock! struck! six! ! ! ! ! !

He chased all the other hours up hill;
He made them climb and climb;
And whenever he caught them standing still,
He struck them every time.
Struck! ev! 'ry! time!

Then ten hours stood at the very top
And two more came to call,
And before anybody could make him stop,
The bad clock struck them all.
He! struck! them! all!

And when he had worked his wicked will,
I gave him a frightful frown,
So he left the hours at the top of the hill,
And the quarrelsome clock ran down.
The
clock
ran
down.

And he growled "Eight days you make me go,
And I never take time to play,
But what would you do, I'd like to know,
If I struck for an eight hour day?
An? eight? hour? day?"

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Freelances in Design

IT was characteristic of the days before standardization and mass production had been thought of that design played a more prominent part in the production of merchandise than is the case to-day. Not more important, be it understood—merely more prominent.

Taking silverware as an instance, it may easily be understood that when everything was made by hand if six sets of a dozen teaspoons were to be turned out they could as easily be made to six separate designs as all of the one design. In the present day this is not the case. Anyone now who wishes a "different" design in this or that must be prepared to pay considerably more than he would pay for the same thing in a standard design, because he is thereby eliminating the great saving in labor due to standardization. Not only must he pay the cost of the design, but he must also pay the increased cost of applying that particular design to the finished article. In ancient days this was not the case. Providing no greater amount of workmanship was entailed, the only additional cost in obtaining an article to a new design was the cost of the design, which usually was but a small proportion of the total cost of the article.

Ornament, by Virgil Solis.

Hence it was that creators of ornamental design found a constant and ready market for their production, though not, perhaps, a particularly lucrative one. Their field was by no means confined to jewelry; they designed ornament for any and every purpose, though naturally each excelled in one or another particular line. In some cases their efforts showed a complete ignorance of the mechanical features and principles underlying the production of the articles which their creations were intended to ornament.

Discussing this work with particular reference to work in precious metals, "W.M.I.,Jr." writes in a recent bulletin of the Metropolitan Museum of Art:

Largely pure design, ornament of this type is notoriously one of the most difficult things in the world to describe, since any attempt to do so properly and competently would require as a condition precedent the creation of a large and highly artificial technical vocabulary. It is therefore obviously impossible to describe it in words in such a way that any one, even if he were familiar with the material, would be able to understand what was being said. But, nevertheless, it may not be out of place, with the aid of some reproductions, to try one's hand at casting a little side-light on some of the aspects of the material.

The prints are all designs for workers in the precious metals and, representing the solutions of similar problems offered by German, French and Dutch artists, afford the curious a chance for an excursion in comparative psychology.

The earliest in date, and certainly among the most important, is a design for spoons by Heinrich Aldegrever, who, though generally classed among the German Little Masters, is really not of their number. With the possible exception of Durer he seems to have been possessed of a finer sense of style than any other German ornamentist, his plates ranking high among the most excellent things of their kind that Europe has produced. His designs are marked by a distinction which seems almost foreign to Germany in its beautiful poise and easy grace, qualities largely attributable to his close observation and most intelligent appreciation of the accomplishment of the Italian Renaissance, for rarely has there been a more lovely result produced than by the grafting of Italian motives on a German base which his skill made possible. Perhaps a trifle too easy and free in its elegance, it is quite the best and truest that Renaissance Germany produced.

About a generation after Aldegrever came Virgil Solis, busy and prosperous manufacturer of prints of all sorts and descriptions in republican Frankfort. Bartsch's list of his prints runs to no less than 568 numbers, several of which are mere notations of whole books full of illustrations, one of them containing no less than 216 pieces and another 178. The difficulty of describing the ornament made by Solis was so great that finally the great Bartsch himself, the Littre of prints, got so weary that at the end of his section devoted to ornament, we find the following rather spiteful note, evidently written by a man who had labored until exasperation at his intractable material caused him to throw up his hands: "There still exists a considerable number of

Niello Design, by "A.D."

Niello Design, by Jacques Hurtu.

Niello Design, by Jacques Hurtu.

plates containing designs for plate and jewelry, which possibly belong to the two foregoing series, though they differ in size. But as we don't know how many of them there are, and they are the least estimable of Virgil Solis' works, and in consequence little collected, we have thought ourselves justified in foregoing their description, especially as their detailed enumeration would have been infinitely tedious, and in any event would not have sufficed to enable anyone to distinguish them." Where Bartsch, who had a greater and more intimate knowledge of prints and cataloguing than any other man who ever lived, felt himself unequal to the task, other and less experienced people surely may be forgiven for confessing their incompetence.

Designs for pendant and four rings, by Pierre Marchant.

Among the pieces by Solis in the collection are a number of "samplers" of arabesques, evidently intended for the use of workers not only in the precious metals but in iron and steel as well. A typical example is reproduced in these pages and will have to serve in lieu of description. It is evidently a fusion of German precedent and Italianate and Eastern design, adapted to the use and requirements of Solis' constituency—the wealthy, comfortable middle class of the German trading cities. There is plenty enough personality here, a very real identity, but how far removed from that of Aldegrever! The hand that did these plates made samplers, put together on the one print snippets of motives to be cut up and used by other men as occasion might require, and he did not bother his head to combine them as finished works of art—with the result that he appears to have given merely a vocabulary of design, but no syntax. It is, for all its charm, just a bit inchoate, in its unordered richness resembling the German prose of the time.

Another and slightly later aspect of German design is afforded by the nine prints by Bernard Zan, which are among the rarities in the collection. Of Zan nothing seems to be known beyond his name, and the facts that some of his prints are dated in the 1580's and bear the name Nuremberg. Like the Solis pattern they are interesting because carried out in exactly the technique which would be used by the metal worker in applying their design to the beakers and other objects for which they were intended, thus standing at the opposite pole from the Aldegrever, in which we see not so much a pattern for a thing as its highly finished representation from the hand of a great and most skilful master of the technique of engraving. The probabilities are than Zan knew little or nothing about the engraving of copper plates as distinct from the ornamental engraving of silver vessels, and in fact, if one were to be strictly accurate, one would have to say that his plates were not engraved at all, but chased. However, they are typical of the best silversmith's design which the end of the sixteenth cetury produced in Germany, the vessels decorated in their manner being among the most ardently collected pieces of metal work known to the collector and connoisseur. Here again we meet the people for whose delectation they were made—a richer and more opulent group than those whom Solis typified, quite *huate cuisine* as compared with his *cuisine bourgeoise*. Very human in their make-up, purse proud, extravagant, ostentatious, doubtless somewhat *protzig*, they were very little given to dreaming or any very nice consideration of the details of their daily life. They liked what they liked, and they liked to have it around, and, being the solid men of affairs of their day, they were apt to have what they wanted, and so, on one of these plates we find flowers and fruit and good luscious vegetables all mixed together, pea pods and radishes, apples and pomegranates, roses and lilies, in one beautiful combination which could not but reflect pride in the garden and the generous purses and appetites that dictated its contents.

About the same time as Zan, though possibly a little later, we find Daniel Mignot, who, despite his French name and obvious study of French precedent, worked at Augsburg. His designs seem to have been intended for jewelers and others working upon small and restricted surfaces, and are interesting not only for the elegance of their forms but for the little niello designs by which the corners of his plates are often occupied. This type of ornament in which pure design was utilized in white upon black was very popular about this time in France, and its use by Mignot indicates that even in his time the "Paris model" was highly regarded in the provinces of the *monde des modes*. His plates speak of a society in which "Little Mary" was not so constant a preoccupation as that for which Zan worked, and in which womankind played a larger role.

Further development of the type of niello design with which Mignot's name is associated is to be found in the prints by the anonymous Master A. D., one of whose plates is dated 1608. There seems to be some question about his nationality, but it is most probable that he was a Frenchman, as his designs have a logical and trenchant quality which is very rarely found in art work of the German schools. He carried this style of work to a quite extraordinary degree of elaboration and finish, his designs being uncommonly brilliant and resonant, if one may be pardoned the word.

The highest development which this type of work reached may not inconceivably be found in the prints by Jacques Hurtu, one of whose plates is dated 1619, and who certainly was French. Many other designers of this kind of thing display great skill and ability but, to the writer at least, Hurtu's achievement is quite the most delightful and charming of all, because, while losing little if any of the logic and brilliance which mark the work of such an artist as A. D., they are informed with a pretty fancy in the use of flowers and leaves that is not wholly unrelated to that of such a later and different person, for example, as Pillement. The swirl pattern which is here reproduced is quite extraordinary, a very real master-

piece, and as lovely an example as one may hope to see of the beauty which on occasion finds its way into this kind of work, for not only are the flower and leaf forms keenly seen and boldly conventionalized but they are imbued with a sense of movement which, to say the least, is most unusual. There are few enough paintings in which there is more movement than we see here—and it is accomplished not by draughtmanship but by design. Then there is a star and circle pattern which is also among the delectable things. Full of plants and flowers and little furry living things as a child's paradise, it, too, observes its laws of placing and of movement, if not so trenchant, certainly more charming than the swirl. Hurtu's work is rare, and as it lacks completely that *glaenzend* engraving quality which fascinates so many amateurs, it has attained to little celebrity. His name is absent from all but the fewest dictionaries of artists. And yet if performance is what we look for rather than labels and endorsements he must certainly be classed, if not with the greatest, at least with the choicest of the ornamentalists.

In the collection there is also a handful of odd designs, for the greater part anonymous. Most of these are niello patterns, resembling on a smaller scale the work of A. D., but among them is at least one example of the work of Pierre Marchant, which is here reproduced as a typical example of the charming jewelry design of the early seventeenth century in France. Even in its black and white it has an ordered richness and beauty which make it singularly attractive, and make one desire to see a piece made from it.

A group of little designs for finger rings, anonymous and presumably made at Lyons about the middle of the sixteenth century, represents an aspect of French design of the period with which students appear to be not so familiar as with its architecture, furniture and general interior decoration. Doubt has been expressed to the writer of their authenticity, but so far his opinion with regard to them remains unshaken, for they have to a marked degree certain stylistic qualities which the archaizing designer rarely if ever succeeds in catching. They speak loudly of the France of the middle sixteenth century, exhibiting, in addition to forms and lines, the peculiar and elusive something which sets the work of that school apart from the rest of the world. Various attempts have been made to express this in words; terse, logical, trenchant, clean cut, the French *tranche*, all occur to one, but none of them reaches the point. Somehow it reminds one a little bit of "Eulid," who, as one remembers, time after time, in the logical progression of his theorems, "proves" that certain things cannot be because they are "absurd," forgetting or omitting to say that in fact they are not really absurd but only contrary to one or another of his definitions, which after all are merely a series of assumptions which have been adopted as rules of the game, for there are a number of perfectly logical non-Euclidian geometries according to which some of Euclid's most glaring absurdities are perfectly normal and true. The French have always played their game of the arts and crafts with the most toucing respect for definitions, a sort of subconscious inhibition guarding them against that casual and quite careless disregard of postulates which the rest of the world continually displays in the fact of facts.

The French designer has always had style and frequently has produced amazing results—but invariably, if one looks close, one can see that both style and invention have been the result of right thinking in a closed system of postulates and "absurdities," evidencing not so much imagination as carefully calculated solution of definite and narrowly limited problems.

On turning from these French designs to a group of Dutch seventeenth century silversmiths' patterns, one is immediately aware of a different attitude toward life, in which to be humanly pleasant rather than intellecutally logical is the aim. Somehow in looking at these engravings for the tops of beakers one does not feel that the man who made them was fenced about by an impenetrable hedge of "it isn't done's." Naturally his work is not so "well bred," but it has a most distinct and charming character, and a definite even if somewhat amorphous personality. His shoulder blades have a tendency to sink backwards in his chair; he doesn't sit bolt upright as the French designer did, heels touching and knees together. Altogether he was a more comfortable sort of person, as

Design for a Beaker, by Bernhard Zan.

though he might be a comrade and not merely a beautiful demonstration of a theorem. His mind was not ordered and laid out like a flowerless formal garden with gravel paths and close cropped borders on which no leaf dared fall, but had plenty of bright colored blossoms and lush grass, and berries and currants, and well kept fruit trees. The Dutch designs speak of a tidier housekeeping than the French, one in which elbow grease and cheerful human intercourse played a larger part, and in which logic was never allowed to interfere with cleanly comfort. It would be a bold man who would say that it is poorer than the other kind of thing, intellectual as it was. Certainly it was different, and in its working more akin to the mental processes of the English-speaking world, for however much we may tug at the straps of our fashionable French boots, all that we do thereby is to prove the more conclusively that the processes of certain logical types are alien to us.

According to figures compiled by the National City Bank of New York, the diamond imports into the United States during the year 1919 were more than double the amount of diamonds imported into that country during any preceding year in the history of our import trade. These figures indicate that the value of the diamonds and other precious stones imported during last year will exceed in value $100,000,000, against the former high record of $52,000,000 during the year 1916.

Producing the Modern Watch

FASCINATING in its attractiveness and invaluable in its educative value to anyone interested in the jewelry business is a trip to the factory and plant of the Elgin National Watch Company at Elgin, Illinois. Situated only about forty miles from Chicago, with both steam and electrical roads offering quick transportation, it affords an easy means by which the visiting jeweler can gain a very comprehensive idea of how the watch is produced under modern business methods.

The town of Elgin is located on the Fox River, in a delightful rolling country. It was chosen as the site of a watch factory simply from the fact that Benjamin W. Raymond, a former Mayor of Chicago, became interested in such a project and, having business connections in Elgin, naturally looked there first for a location. The company was organized in 1864 and the first watch was turned out in 1867, an 18 size movement retailing at $117. The demand was instantaneous, and ever since that date there has been an almost constant struggle to satisfy the market.

To-day the watch factory covers about fourteen acres of floor space and with the 150-foot tower, has an impressive appearance that is more than confimed by an inspection of the interior arrangements. From the time that one receives a cordail welcome from the omniscient Mr. Hancock until he completes the two mile walk through the plant, he is constantly reminded of Spotless Town. Everything in order and everybody happy seems to be the motto of the company and with a staff of 4,000 employees such an undertaking would seem to be some job. But it evidently has been accomplished with highly beneficial results all around

The conditions of the labor market have compelled manufacturers to turn more and more toward the use of female help and, if appearances may be taken as a gauge, the Elgin Company has been very successful in securing a very high grade of feminine workers. Long rows of benches filled with highly intelligent women give a very pleasing impression, especially when the room is flooded with light and the atmosphere is fresh and stimulating. The company has taken pains to see that both these attributes are present and no doubt the supply of competent workers has been the result. In any event, one rarely sees a more satisfied and good-looking lot of girls in any factory, and a more striking picture could hardly be imagined than that presented when the great mass of employees is leaving the factory at 4.30 each afternoon. There is every evidence of vivacity and energy, not only among the girls, but with the men as well, and some of the latter evidently have completed many years of service. Such a condition evidences an excellent understanding between the company and its employees, and when one further contemplates the fact that such a thing as a union is unknown, the desirability of the situation becomes even more apparent. The company, however, must be credited with a far-sighted and up-to-date policy in providing every facility for the comfort of its employees, even to the point of operating a large hotel exclusively for the accommodation of its female employees.

The trip through the factory is a revelation to anyone unacquainted with the processes of manufacturing a watch, and an examination of some of the automatic mechines provokes nothing short of amazement. Perhaps the most striking of these is one which drills, taps and countersinks the holes in the pillar plate, the foundation of the watch. This one mechine, which was invented and perfected in the company's machine shop in about three years time', automatically performs 85 operations at one setting. It looks like a glass barrel, stood on end and flooded with jets of oil. It comprises over 14,000 saparate parts, three times as many as a modern locomotive, arranged in pairs so as to work on both sides of the watch at once.

These 36 units are arranged in pairs at regular intervals, or stations, around a cylindrical frame. An automatic carrier holding 21 blank watch plates stops at the first station. Tools from the twin units engage the plate from above and below, backing off again when their work is done. The carrier moves on to the next station, where other tools are brought into play—till the watch plates have run the gauntlet of all the stations and are discharged at the place of beginning.

In this almost uncanny machine, there are 320 gears, and some of them make 7,000 revolutions per minute. It is under electric control. If a tool breaks, the machine automatically stops and flashes a light to show which station needs attention.

Another fascinating machine to watch is used in ornamenting the watch plate with geometrical scroll work. It works on the pantagraph principal, decorating ten plates at a time by reproducing the movements of an electric stylus over a pattern or master plate. The various holes in the watch plate are represented by insulated inserts on the master plate, and when the electric stylus touches these inserts the circuit is broken and the cutting tools are automatically lifted from the ten watch plates to avoid damaging their points.

All of the tools and machinery used in the plant are manufactured on the premises and the art of production has been brought to such a fine point that there is now being turned out one watch per worker per day. The whole proposition is a triumph of modern manufacturing methods, an up-to-the-minute plant, satisfied and competent employees, quantity production.

A trip to the Elgin plant would not be complete without a visit to the Observatory where the passage of time is checked with an accuracy that is almost uncanny. This work is in charge of Professor Payne, a scientist possessing all the charm that is usually associated with those who are constantly delving into the mysteries of the universe. Always delighted to wecome visitors interested in his labors, he elucidates with easy grace the mechanism of the Riefler clocks and a variety of other weird instruments that serve to make up the Observatory equipment. It is an education to any jeweler and a personal visit would be worth a great deal more than any amount of descriptive writing. The subject is very intertainingly set out, however, in a little brochure issued by the company, which should be in the hands of every retailer. The inspiration of a trip to such a plant is highly valuable, if only for the re-assurance that there still are factories where the employees are contented and strikes are unknown, where the product is gotten out under ideal conditions, and where the aesthetic is ont entirely crushed under the influence of the absolutely practical.

You may have lost out in the original plan. You may have found some friend at fault. But, after all, the vital question for you to answer is this: Have you lost faith in yourself?

Amateur Competition

By Julius Mickle

COMPETITION from amateurs, while it may never develop to any serious extent so far as the making of jewelry is concerned, must nevertheless be counted on. It is not that this need be viewed with any apprehension, as I hope presently to show; but merely that if it is to come it would be as well to consider in advance the causes, the form it is likely to take, and the probable consequences.

Already it has developed to a greater extent than is generally realized in the production of other things than jewelry. But demand has been so far in excess of supply in every line that the effect has not been felt in any practical way. Moreover, granted a reasonable amount of luck in the process of world reconstruction, this form of competition should never affect the established merchant adversely, and may calculably react to his benefit, as has been the case frequently in the past following spasmodic outbreaks of amateur activity.

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The causes which are working toward this end on the North American Continent have their origin in the increased per capita productivity and repression of personal tastes of the war period. In a manner of speaking, we are still in the war period—that is to say, owing to the continued demand from Europe, the two great American nations are still producing vast quantities more goods than they are consuming. With the return of the civilian armies, however, and their assimilation into normal life, the potential productivity of the whole community has increased tremendously. Even continuing the existing vast bulk of exports, there would still (at the same rate of per capita production) be an increased bulk of produce for home consumption. But exports are bound to decline, and have already shown evidence of doing so, partly through limitation of credits and partly as a result of the exchange situation.

This will leave the North American Continent with the choice of continuing production on the present scale for home consumption, or of limiting the consumption and striking an easier gait in the matter of production. What the workers of the country would like to do, and have been trying to do, is both. They want to increase their consumption, but have daily been decreasing their per capita productivity. This is an established fact, taken from production records of some of the great industries.

The result, in the end, will be something like this. Workers, their taste for luxuries whetted by the after-war debauch of buying, will desire to continue to live at a standard not in keeping with the total production of the country. Decreased hours of work and consequently increased leisure will still further tend to add to their desire for other things. But decreased hours of work will also leave for them the opening through which it will be possible to obtain those other things they desire—or some of them. People have always sought fads wherewith to fill in time whenever they have had time that seemed to demand filling. What more natural than that these fads should take the form of production of the luxuries which their souls desire but which their purses cannot always afford?

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The form which this recrudescence in hobbies is likely to adopt depends to a greater extent upon abilities than upon desires. It is difficult, for instance, to pick a single line of luxuries or luxurious necessities in which the taste of the average citizen has not improved and for which the demand has not increased. In home furnishings a better class of furniture, rugs, hangings, etc., is in

The above hand engraved sterling cigarette case is the work of William Campbell, 323 Lister Building, King William and James Streets, Hamilton. This interesting piece of work is described: front (right), Old English scroll and flowers, with Grecian border surrounding shield; reverse (left), Corinthian pillared arch, supporting medallion for crest, with landscape. The more florid portions are distinctly reminiscent of the gold and silver engraving of the Italian Rennaissance period, and their voluptuous grace compares favorably with the best product of that school.

growing demand. Yet few, if any, of these things could be produced to any great extent by amateur effort. A little in this line is being done in the realm of furniture, although even here the amateur limits his enterprise largely to painting or otherwise re-finishing articles of acceptable design, but inferior material. In hangings the amateur is bound to accept materials already manufactured, confining her energies to making these up. Rugs have to be obtained in their finished shape. In the multitude of other articles which go into the decoration of a home, however, the amateur has a wider field, and one which is open equally to men and to women.

The field with regard to home furnisings, therefore, is set more by the ability than by the taste of the amateur; yet it may be widened to some extent by instruction. During the last Christmas season one of the large Toronto stores conducted a department in which purchasers of lamp shade materials were taught to make these up into the finished shades. Expert instructors were provided for the customers, and all the necessary facilities for the work placed at their disposal. Classes in dressmaking and designing are also quite the customery thing in large retail shops in metropolitan centres. Yet the demand for clothing professionally tailored or ready-made has in no way diminished with this amateur competition.

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Accompanying this improving taste and increasing demand for luxuries in the home, which formerly were the delight of only the well-to-do, an increasing emphasis is being placed on dress, especially by the fair sex. It is not that women are more interested in this all-engrossing topic, but rather that more women are interested. That is to say, where not so many years ago a comparatively small percentage of women were able to follow the fashions with other than academic interest, to-day every woman insists on following them in the most practical manner—by the periodic purchase of such gowns and costumes as fasion dictates from time to time. To some extent there is opening here for the amateur, and as full advantage as possible is being taken of it.

Woman's increasing indulgence of her tastes in dress, however, has been accompanied by no little improvement in her appreciation of really artistic jewelry. The jewel in which a deliberate motif is carried out in colored stones, transparent or opaque, precious or "semi-precious," is coming back into its own, slowly but surely. This inclination was noticed in Paris and London almost immediately after the armistice. It has spread to the United States, and in due course of time will undoubtedly make its way to the farthest outposts of the continent.

It is this style of jewelry which will pave the way for the amateur. Attention was drawn last year to the efforts and accomplishments of a little colony of jewel-making amateurs in Toronto, and it is not beyond the range of possibility that the practice may become more extensive, especially with the growing popularity of the art as exemplified in attractive form and color combinations as opposed to that which relies on costly materials, intricate design, and highly skilled workmanship. The dilettante will be barred, of course, from all the finer sort of work such as is usually to be found in platinum jewelry, or in pieces set with small gems, or in multiple settings. Nor will there be any inclination to reproduce the other extreme of cheap jewelry. The amateur is more likely to undertake the production of bracelets and bangles, buckles, pendant pieces for lavallieres, antique style rings, and the like; and the making or embellishment of such larger pieces (not for dress ornament) as cigarette cases, vanity and jewel boxes, etc., not only with engraving but also with precious stones. In still larger objects, which normally are handled by the jeweler, his field extends into metal work (brass, bronze, silver, etc.), in such things as ash trays, lamp shades, vases, writing desk and dressing table equipment and the like. We have seen this taken up already in a half-hearted sort of way in the atrocities in punched brass wherewith the amateur delighted himself not many years back. But in its next incarnation the fad is likely to be less of a fad—more of the real thing.

* * *

Will the result of this be loss of business?

Just about as much as you are likely to lose business from good advertising.

The jewelers of the United States are spending $300,000 in a national campaign to increase the popularity of jewelry. To do this means to educate people to an appreciation of jewelry. If, then, the amateur steps in and does this very thing, not only as regards himself, but also as regards all his friends, surely the jeweler can have no complaint. As a matter of fact, anything which sets people thinking favorably of the jeweler's wares, even though it be a brief period of amateur competition, is something to be welcomed and encouraged. It will stimulate the demand for the best the jeweler has to show, and it will stimulate the jeweler to produce and show the best.

For this reason it will pay the jeweler to follow the lead of the large retailers referred to, who, in the case of lamp shades, gowns, etc., sell the amateur her materials and provide her with free advice. The principle is that in due course of events the amateur will tire of the work while more than ever enamored of the finished product, which of course makes her a permanent and substantial customer for the finished product.

It is not suggested that the jeweler should go to the length of providing a work room, tools, and instruction for the jewel-making amateur; but he need not and should not "buck" amateur competition—should even encourage it, and need have no fear of the result to himself.

A Re-Discovered Emerald Mine

Romance is not dead. Word has recently reached New York of the discovery of a once famous and long-lost emerald mine in Colombia, where gems valued as high as $1,000 a carat have been found. It is located about 100 miles north-east of Bogota, the capital, in one of the wildest mountain ranges in South America. It was worked long ago by the Indians and some of the adventurers from Spain, who died without revealing the secret.

The rediscovered mine is known as the Chivor, and scores have searched for it in vain for more than 100 years.

The discovery of the mine was almost an accident. A number of prominent bankers and brokers, including Albert H. Gross and Carl McFadden, had formed what was known as the Carib Syndicate for the development of oil lands in Colombia. The venture was successful, and while the oil fields were being developed stories of the lost emerald mine so impressed these men that a $100,000 pool was formed and efforts made to locate the mine.

A Canadian firm have received the following letter from the Secretary of the British Trade Board (Mexico):

"Some time before the war there was a considerable exportation from Canada of articles enamelled, such as jewelry, brooches, fobs, etc., but of late years these articles appear to have almost entirely disappeared, and I think the trade could be again worked up if you would kindly ask the manufacturers of this special class of goods to get in touch with ourselves, and we would take pleasure in recommending same to several importers here, who would be glad to take up agencies, etc."

The Diamond

By Estelle Arnold.

IT was in the thirteenth century that the custom of applying a special gem, indicative of a zodiacal month, to be worn as a Natal stone, was established by the Hebrews who settled in Poland. These nomadic people, with their natural love for precious stones, which are mentioned by them in their earliest rituals and alluded to throughout their Scriptures, found not only an appeasing gratification in their possession, but also a safe way of transporting their wealth.

Highly imaginative, dreamers and poets by nature, what was more natural than that they should regard the diamond, that wondrous beautiful gem, with a brilliancy rivaling the brightness of the sun, as April's birthstone? Rather symbolic, is it not, with that grand entrance of spring, when the sombre world has shed its coat and its very showers might be likened to a hysterical gladness—a smile and a tear.

Its brilliant flashes of light are, in Sanskrit, likened to vajra, "thunderbolt"; indrajudra, "Indra's weapon"; acira, "fire," or the "Sun."

To the Greek, with his faith based on indominate force, its great resistant power could imply but one thought, adamos, "adamant," "unconquerable."

But the "why" of the real appellation of "diamond"? To this are we said indebted to classical mythology, as, when Jupiter turned into stone one known as "Diamond of Crete," for refusing to forget him when he had ordered all men to do so, he made him, in name at least, immortal.

Chemically the diamond's constituent is the most common material that is known. In inconveivable quantities does it exist in plants and trees; the bowels of the earth generate it lavishly. This most precious of stones is but *carbon*—but, pure crystallized carbon, the most perfectly crystalized of minerals.

Chemically identical with the material of graphite and charcoal, its extraordinary difference in appearance is due solely to its physical characteristics, while its chemical composition, consisting of one single element, distinguishes it from all other precious stones.

To the scientist the chemical nature of the diamond was long a matter of theory, the conclusion that its constituent was pure carbon was arrived at by Sir Isaac Newton in the year 1675, though his ideas at the time were based on the purely theoretical version of its combustibility. However, in 1694-5 at the instigation of the Grand Duke Cosmus III of Tuscany, researches as to the combustibility of the diamond were conducted by the Academicians, Averani and Targioni, at the "Academia del Cimento" of Florence, Italy. Diamonds were exposed to the intense heat of a fierce charcoal fire or were placed in the focus of a large burning glass. So treated the stone did not fuze, but gradually decreased in size and finally disappeared, leaving behind no appreciable amount of residue; which experiments proved only that the substance of diamond, as such, is destroyed at a high temperature.

Its composition was left to be still further proved by Smithson Tenant, who in 1797 demonstrated that the combustion of a certain weight of diamond resulted in the production of the same amount of carbon dioxide as did the combustion of an equal weight of pure carbon. Thus researches from time to time have finally settled the question that the substances of diamond consists of pure crystalized carbon, though its origin in nature is to a great extent shrouded in mystery.

What has been gleaned of its origin from artificial production has been more or less of a contradictory nature.

The experiments of Moissan, the celebrated French chemist, in 1893, were quite successful, though the largest crystal produced did not measure over one-tenth of an inch in diameter.

In 1898 I. Friedlander was successful in producing crystals of diamond of microscopic size, which were capable of scratching corundum. But the methods employed by the two scientists were different, and nature's method is still a scientific mystery.

Not only a constituent of the earth's crest, diamond is also a constituent of extra-terrestial bodies, this having been proved by small stones having been found in several meteorites.

That its riches were its downfall, might be said of India, whence the entire world's supply of diamonds was obtained prior to 1728. Its mines of great antiquity gave forth enormous numbers of diamonds of large size and beauty, which were hoarded in the treasuries of Indian Princes, as up to the tenth century almost all of the diamonds found there remained in the country.

Apart from love of display, there is a deep veneration in the heart of the East Indian for these gems. The Hindu is most pious and in ceremonial worship he recognizes sixteen offerings, the ninth being composed of gems and jewelry.

He regards the diamond of most powerful astrological influence, possessing the same enduring qualities as the stars and the planets, thus he assigns it to Venus, goddess of Love, imbuing it with the strengthening influence of that celestial body.

This beautiful theory has not waned in centuries. It is idealistic even unto the present day to offer at the shrine of love, to win her graces, the Queen of Gems. He who has visited the shrine of St. Anne de Beau Pres, Quebec, or any of the noted shrines of the world, will allow that the old established custom of making offerings of gems and jewelry to a patron saint has not outlived its antiquity.

The beauty of the jewel decorations of India's religious temples and idols reached the outer world by tales of travellers and the far famed wealth of India was the cause of its invasion, first, by Eastern countries, later by Europe. Its subsequent plunder is a matter of history.

The first to invade India were the Persians under Mahmud of Ghazni, at the end of the tenth and the beginning of the eleventh century and the wealth of India was at that time related by Ferishtah, the Persian historian of the rise of the Mohammedan power in India. His account, published in 1609, records the fact that Mohammed the First, who in 1186 founded the Mohammedan rule in India, left at his death 400 pounds of diamonds, having amassed this enormous treasure during his thirty-two years of Indian power.

Tavenier, the great French traveller and writer, spent from 1665 to 1669 in India in the capacity of a merchant of precious stones and as such succeeded in viewing the wealth of gems amassed by the Great Mogul Aurungzebe, many of which have had their part in the world's history and to-day adorn the coronets of every nation of Europe

So did the fame of India's riches reach Europe. Commercial relations developed. The Dresden Green Diamond, the most famous representative of a stone of this color (a fine apple green), weighing about 40 carats and al-

mond shape in form, became the property of the Saxon Crown and is preserved in the Green Vaults of Dresden.

Through the annexation of India by Britain, many famous and beautiful diamonds became England's property. Thus did the most famous of Indian diamonds, the "Koh-i-noor," meaning "Mountain of Light," pass, on the dethronement of the Rajah of Lahore, to the East India Company and was presented by them in 1850 to Queen Victoria.

Diamonds were first discovered in Brazil about 1728, in the neighborhood of Tejuco, State of Minas Geraes, in the gold washings of the auriferous sands of the Rio dos Marinbos. Ignorant of their value, these glittering stones were collected by the gold washers and occasionally taken to Lisbon, Portugal, where they came under the notice of the Dutch Consul, who recognized them as diamonds.

As these diamonds were not regarded with favor when they first appeared on the market, they were sent to Goa, a Portuguese possession of India, and from thence entered the market as Indian stones. Some time later Dutch merchants secured a monopoly of the trade and they were sent direct from Rio de Janeiro and Bahia to Amsterdam.

In consequence of a treaty entered into at a later date with the English Government, the whole output was sent to London, but in recent years Paris has been the great market for Brazilian diamonds.

What an insignificant comparison is the output of both India and Brazil to that of South Africa. Its diamond mines, the richest and most important in the world, were discovered by accident on the farm of a Boer by the name of Jacobs, afterward the "De Kalb" mine, not far from Hopetown, in 1867.

Practically the whole of the production of diamonds from South Africa, and which are known as "Cape Stones," are derived from six mines and the washings of the River Vaal, which is strewn with blocks of basalt of considerable size, which have been washed down from the sides of the valley and the surrounding hills, the sands and gravels in which the diamonds are found being secondary deposits.

The largest of all known diamonds came from the Jagerfontem Mine, in Orange River Colony, South Africa. Found on June 30th, 1893, by a Kaffir. This is known as the "Jubilee," the name having been changed from "Excelsior" when it was presented to Queen Victoria in honor of the 60th anniversary of her reign. It is an absolutely perfect brilliant, of the purest water and weighs 239 carats. This, however, is only a part of the original mass, in which a black spot appeared, which made necessary the cleavage.

While the hardness of the diamond is greater than that of any other precious stone, one must not confuse this with fragility or brittleness, it is in fact readily fractured by a blow. Its hardness is such that it scratches any other precious stone, but cannot be scratched by any of them. The Australian diamonds are said to be the hardest and the South African diamonds the softest. However, the latter, it is claimed, attain a greater hardness when exposed to the air.

The beautiful black diamonds of Borneo are harder than those of other colors.

DIAMOND CUTTING AND SOME DIAMONDS.

To remove its faulty portions was the only apparent object of cutting a stone in India. But the polishing of facets on the faces of natural crystals was practiced in remotest times. The natural octahedron, of which the faces had been polished, was the most preferable to the Oriental. This is known as the "Indian" cut.

How diamond cutting was discovered and introduced into Europe is not known, as practically nothing is recorded prior to the beginning of the Fifteenth century when a skilled artisan named Hermann appeared in Paris.

The existence of diamond polishers at Nurnberg is mentioned in 1373, but nothing is known as to their methods.

While the Oriental diamond cutter follows the outline of the rough stone as closely as possible, the European regards the stone from its optical properties, thus enhancing its beauty.

Fashion has ruled the world in many things and the development of the art of gem cutting may, to a great extent, be attributed to the custom of wearing diamonds for personal ornament by women, which was introduced somewhat prior to 1435 at the French Court of that profligate King, Charles VII, by Agnes Sorel, who, as his mistress, played such a prominent part in French history.

The taste for gems grew to such an extent, that while edicts against their excessive use for personal ornaments were issued by both Charles IX and Henry IV, it had no effect, and from the French Court the custom spread all over the world.

The idea of the brilliant, which succeeded the rose form that existed for about a century, is said to have originated with Cardinal Mazarin, in the middle of the Seventeenth century. This had but sixteen facets. At the end of the Seventeenth century one Vincent Peruzzi, of Venice, introduced the brilliant with thirty-two facets, which is used at the present day without alteration, except as to perfecting the faceting by equalization.

The loss in cutting the brilliant is very considerable, sometimes amounting to one-third or one-half. Such a sacrifice was made in the cutting of that most perfect brilliant "The Regent," which played such an important part in the reign of Napoleon I. having been mounted in the State sword, pawned by him to the Batavian Government, stolen by robbers, recovered in a most romantic fashion, and during the palmy days of Napoleon III glittered in the Imperial diadem. This stone which in the rough weighed 410 carats, was reduced by cutting to 135⅞ carats, but the results attained in brilliancy and beauty fully compensated for the material waste.

That diamonds have been engraved is quite well known. It was a devout dreamer of the Orient, who, on the face of a beautiful diamond of 30 carats, described by Mons. E. Boutain in "Le Diamant," Paris, 1886, engraved a devotional motto.

An engraved diamond by that great artist and teacher, Jacopo de' Barbari, Jacob Walch, better known as "Jacopo, Como de Trezzo," half Venetian, half German, whose work attained such prominence in the early part of the Sixteenth century, was exhibited in the Italian section at the Paris Exhibition in 1867.

The "Shah," one of the Russian crown jewels, in matter of interest classed with the famous "Orloff," was engraved in Persian characters with the names of Persian Kings, that had to be sacrificed when this stone was recut, which reduced it from 95 to 86 carats.

Then there is the "Akbar Shah," named for the greatest and wisest of Moghul Emperors, on the two faces of which were engraved Arabic characters, which were the means of its identification when, having disappeared for a long time, it was located in Turkey under the name of "The Shepherd's Stone." This stone was recut in 1866 and its weight thus reduced from 116 to 71 or 72 carats.

"Art for Art's Sake" is a beautiful dream, but hardly in accord with the present day practical idea, which would make the engraving of diamonds too great a sacrifice to encourage.

Occult Significance of Precious Stones

By Reginald B. Span in "The Occult Review."

THROUGHOUT the history of mankind there has always been the belief that precious stones contain occult powers—though to-day this curious superstition finds credence among very few. The ancient Jews were particularly credulous in this respect. The 28th chapter of Exodus tells us in what symbolical reverence the Israelites held precious stones. The Oriental magicians (or magi) believed that the gems on the breastplate of the Mosaic high priest—known as the Urim and Thummim—contained inherent virtues by which miraculous discoveries were made and the future foretold, and they formulated a magical system on the occult properties of gems.

It was considered that when the anger of the Lord was kindled a strange darkness clouded over the brilliancy of the stones, but when the Deity was pleased with the people, the stones of the sacred breastplate gleamed with additional lustre.

Josephus mentions in his Antiquities of the Jews (Book III, chap. viii) that during the sacrifices one of the precious stones (a large sardonyx) which had adorned the right shoulder of the high priest, became suffused with a wonderful light if the Lord was present, and threw out bright rays which darted hither and thither—a splendor quite unnatural to the stone in its normal condition—and thus all could tell when the Glory of the Divine Being was in their midst. The breastplate also served as an oracle by which the Deity declared beforehand whether his people would be victorious in battle. The gems always shining brilliantly before the army set out was a sign that God was with them and victory would be theirs. Josephus states that the breastplate ceased to shine eventually because God was displeased at the transgression of His laws.

There is a legend that the names of the 12 tribes were engraven upon the precious stones of the breastplate by Moses, who used a liquid of great potency which could dissolve the hardest substances.

The 12 apostles have been by some identified with precious stones, as also the 12 months of the year. These correspondents have been given as follows:

Sapphire, St. Andrew; Jasper, St. Peter; Emerald, St. John; Chrysolite, St. Matthew; Beryl, St. Thomas; Chalcedony, St. James; Carnelian, St. Bartholomew; Hyacinth, St. Simeon; Amethyst, St. Matthias; Topaz, St. James the Less; Chrysoprase, St. Thaddeus; Sardonyx, St. Philip.

The months are represented thus:

January, Hyacinth; February, Amethyst; March, Jasper; April, Sapphire; May, Agate; June, Emerald; July, Onyx; August, Carnelian; September, Chrysolite; October, Beryl; November, Topaz: December, Ruby. The diamond strangely enough is not mentioned in either list.

It is said that the virtue and internal strength of the topaz increase and decrease with the moonlight. A topaz presented by Theodoric, Count of Holland, to a monastery, gave out so bright a light that it was possible to read the prayers in the chapel without any other light, when the stone was placed over the print.

The Romans believed that if a diamond was fastened on the left arm so as to be in contact with the flesh, it put into the heart great courage and daring and rendered its wearer quite fearless. Pliny taught that the diamond was an antidote to poison, cured madness and melancholia and gave courage. Mary, Queen of Scots, kept a diamond ring as a protection against all danger, especially that of poison.

There is, however, another belief that the diamond is the most potent of poisons. Sir John Mandeville, in referring to the occult powers of the diamond, states:

"And if you wish to know the virtues of the diamond, I shall tell you as they beyond the sea say and affirm from whom all science and philosophy comes. He who carries the diamond upon him, it gives him much hardness and manhood, and it keeps the limbs of his body whole. It gives him victory over his enemies in court and in war, provided that his cause be just, and it keeps him that bears it in good wit; and it keeps him from strife and riot, from sorrows and enchantments, and the power of evil spirits. The diamond should be given freely without coveting or buying, and then it is of a greater virtue, as it makes a man stronger against his enemies, and heals him that is a lunatic, and those who are 'possessed.' If venom or poison be brought into the presence of the diamond, anon it begins to grow moist and sweat. The good diamond loses its virtue by sin, and for incontinence of him who bears it, and then it is needful to make it recover its virtue again, else it is of little value as a talisman."

There used to be a wonderful diamond in the Island of Borneo belonging to one of the native princes, which had the power of curing all diseases. This diamond was placed in a silver bowl containing water, and those who drank from this bowl were healed of their infirmities. The Governor of Batavia was very anxious to obtain this stone, and offered fabulous sums for it, but nothing would induce the Rajah to part with it. Not only did the Malays believe implicitly in its curative powers, but they considered that the safety and welfare of their dynasty depended on its permanent possession. Another valuable diamond which had superstitions connected with it is the famous Koh-i-noor, which came into the possession of the royal house of England when Lord Dalhousie presented it to Queen Victoria. (Some people who claim to understand occult matters, consider that England would have been better without it.) Before Queen Victoria had the gem, it was owned by the East India Company, who parted with it in the year 1850, the previous possessor being an Indian Maharajah who died in England, as a private gentleman, after many misfortunes. The Brahmins always believed that the stone possessed occult powers of a malignant nature which brought misfortune to those who owned it.

On the other hand, a great many of the natives of India regarded the transfer of the Koh-i-noor as very unfortunate to themselves, as they considered the stone as a sort of national mascot. In a curious old work published in 1584, entitled "Discoveries of Witchcraft," the author, Reginold Scot, states:

"Various magicians affirm that precious stones receive their virtues altogether of the planets and heavenlie bodies, and have not onelie the verie operation of the planets, but sometimes the verie images and impressions of the starres naturalie engraffed in them, and otherwise ought always have graven upon them the similitudes of such monsters, beasts and other devices (the signs of the zodiac?) as they imagine to be both internallie in operation and externallie in view, expressed in the planets. * * * * The desires of the mind are consonant with the nature of

the stones which must also be set in rings, and upon foiles of such metals as have affinitie with those stones, through the operation of the planets whereunto they are addicted, whereby they may gather the greater force of their working. As for example, they make the images of Saturn in lead, of Sol, in gold, and of Luna in silver."

Vicentius, making mention of the jasper stone, states that some jasper stones are found having in them "the livilie image of a natural man, with a sheeld at his necke and speare in his hand and under his feete a serpent"; which stones so marked are to be preferred to all others because they are antidotes and remedies for poison. There are other jasper stones to be found figured and marked "with the form of a man bearing on his necke a bundle of hearbes and flowers," and these have the power of staunching blood and healing wounds at the moment they are applied to the skin.

According to the same writer, the diamond restrains fury and luxury, and aids abstinence and chastity.

The ruby is most comfortable to the heart, brain and nerves of man; it cleanses the blood and clears the complexion.

The emerald is an enemy to uncleanliness of every kind. The sapphire preserves and increases courage, gives joy to the heart, enhances the enjoyment of the senses and the "joy of life," and is excellent for the eyes, preserving and strengthening the sight. A similar power is ascribed to the turquoise, which also is "a cheerer of the soul," and averts any painful consequences from a fall. Van Helmont tells us that "Whoever wears a turquoise so that it, or its gold setting, touches the skin, may fall from any height, and the stone attracts to itself the whole force of the blow, so that it cracks and the wearer is safe."

The turquoise loses color with its wearer's health—that is, it grows paler—and at the person's death loses its color entirely, and only recovers it when placed on the finger of a person in good health.

De Boot states that a turquoise when suspended by a string within a glass will tell the time by striking the number of the hour against the sides.

The ruby when bruised in water will prove efficacious in any optical ailments, and is excellent for liver complaints.

The agate when powdered and mixed with water is an antidote for snake bites. The ancient Greeks and Romans were well aware of the medicinal properties of the agate, and used it as a talisman. Archbishop Parker presented Queen Elizabeth with a wonderful agate and an account of its magical powers inscribed on parchment.

Green jasper stone is good for affections of the chest, if tied upon it, and is also efficacious in staunching blood. In an inventory of jewels left by George, Earl Marischal, to James VI of Scotland, in the year 1622, is a talismanic gem tabulated as "Ane jasperstane for steming the bluid."

The amethyst is said to be useful in preventing inebriety, and curing too great a liking for alcoholic beverages. The ancient Greeks and Romans believed that it imparted vigilance and expertness in business, made soldiers successful in war, and was helpful in the taming and capture of birds and animals.

The beryl was used, like the "magic crystals," for the practice of clairvoyance.

Aubrey, in his Miscellanies, states that: "A beryl is a kind of crystal that has a weak tincture of red. In this the magicians can see visions. There are certain formulae of prayer to be used before they make inspection or 'call.' James Harrington told me that the Earl of Denbigh did see several times in a beryl things past and to come which proved correct."

Reginald Scot, in his "Discoveries of Witchcraft," gives an account of the consecration of beryls (or crystals) for the purpose of "seeing visions." The crystal was set apart in a little sanctuary and "charged" with psychic force by a magician or seer, and then no one was allowed to touch or go near it. The beryl was consecrated to St. Helen and as a preliminary to seeing in it, a cross would be drawn on the crystal in olive oil and beneath it the saint's name written in the same manner.

The seer would then kneel facing the east and offer up a prayer for guidance and protection. A little child, the symbol of innocence, would take the crystal in its hands and stand in front of the seer so that the operator's eyes would be on a level with the stone, and a prayer would then be made to St. Helen that a vision might be shown in the crystal which would inform him concerning the matter he had at heart.

Sometimes, it is stated, the saint herself appeared in the crystal and answered the questions. Sunrise was considered the best time for crystal-gazing. Dr. Dee's celebrated crystal is still to be seen in the Ashmolean Museum at Oxford. In olden times superstitious persons used to suspend pieces of crystal around their necks at night to keep off bad dreams and dispel the evil machinations of witches.

The bloodstone has always been considered helpful in healing wounds and stopping the flow of blood. The stone must be moistened in cold water and applied by the right hand of the person injured, to the affected part, and from time to time dipped again in the cold water. The Indians always used the blood-stone for bleeding from wounds. An ancient book translated from the Spanish in 1574 gives an account of "the stone of great virtue called the stone of blood. The bloodstone is a kind of jasper of divers colors, somewhat dark, full of sprinkles like to blood, being of color red, of which stones the Indians dooth make certayne hartes. The use thereof is for all fluxe of blood and of wounds, and in this they have great trust for that the effect hath been seen manye tymes."

The jacinth is said to dispel fever, cure dropsy, and make a person thrifty, victorious, powerful and genial.

The moonstone was considered sacred in mediæval times. Its yellow lustre on a colorless ground is said to contain an image of the moon, which waxes or wanes at the same periods as the moon.

Though the opal is sometimes considered an unlucky stone to-day, it was not hitherto thought so, for in the Middle Ages the opal was thought to bring good fortune, and great virtues were ascribed to this beautiful gem. In Russia the opal is considered unlucky, as being an embodiment of the evil eye, and very few Russians would keep these gems in their houses—much less wear them.

Pearls, from the earliest ages, have always had occult properties ascribed to them.

When powdered and mixed with milk they were considered an excellent remedy for fevers and other ailments. Pearls dissolved in alcohol and taken in wine were a beauty specific among the women of ancient Greece. The ancient Romans wore pearls as amulets. In dream lore pearls have always been symbolical of tears, and to dream of these gems is unfortunate, signifying bereavement, loss or ruin.

Precious stones are symbolical of beauty, spirituality, power, excellence and grandeur. In the vision of St. John there is a description of the "City of God," which represents the gates being of pearl, "and the building of the wall of it was of jasper, and the city was of pure gold like unto clear glass. And the foundations of the wall were garnished with all manner of precious stones. The first foundation was jasper; the second, sapphire; the

(*Continued on page 72.*)

Clinton Pattern

For Beauty and Quality

The Silverplate of

William Rogers *and his* **Son**

"The Best at the Price"

Made and Guaranteed by

WM. ROGERS MFG. CO., LTD., NIAGARA FALLS, ONTARIO

This page from our series in MacLean's Magazine and The Saturday Evening Post is another reason why you should sell more Wm. Rogers & Son Silverplate

Why the Sonora is the Easiest Phonograph to Sell for Cash

(1) **TONE ARM:** The metal tone arm of the Sonora is quite superior to other styles. It operates on a pivot bearing, has no irregular curves, and is solid and substantial in construction.

(2) **UNIVERSALITY:** Sonora is designed to play all makes of disc records perfectly with a Semi-Permanent Silvered Steel, Diamond, or Sapphire Needle. The Sonora needs no extra attachments or changing of tubes.

(3) **CABINET WORK AND DESIGNS:** The beauty of Sonora tone has a charming echo in the graceful lines and handsome finish of the cabinet work.

(4) **SOUND BOX:** Careful selection of materials used in Sonora Sound Box, and exclusive features of construction employed, are responsible for the rich Sonora tone.

(5) **TONE MODIFIER:** The Sonora modifies its tone at the throat of the amplifier, not at the exit—a perfect modulation of volume, not a muffling or impairing of tone clarity.

(6) **AUTOMATIC STOP:** This is thoroughly reliable yet exceedingly simple in its operation, requiring but one adjustment.

(7) **MOTOR:** Sonora takes pride in being a leader in Motor construction, both in the standpoint of durability and running time. Sonora Motors run from fifteen to forty-five minutes with one winding, and are built to last a lifetime.

(8) **SOUND AMPLIFIER:** Made of wood throughout, built on patented scientific principles, this forms one of the main contributing features for Sonora's tone superiority.

(9) **ENVELOPE FILING SYSTEM** (In models above the Trovatore): This is of ideal simplicity and convenience, and permits the quick location of any record desired.

(10) **ALL WOODEN TONE PASSAGE:** (Extra). This is a feature which is exclusively Sonora's, and adds the final element to perfect the reproduction, producing a result which is really unbelievable until the Sonora, built with this equipment, is heard.

(11) **CERTIFICATE OF GUARANTY:** A veritable insurance policy against defective materials, poor workmanship, etc., is the Guaranty which accompanies every Sonora.

(12) **TONE QUALITY:** At the Panama International Pacific Exposition Sonora, in competition with the world's foremost phonographs, won the highest score for tone quality.

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Wholesale Distributors

Ryrie Building **TORONTO**

JEWELERS

The Selling Agents to the Jewelry Trade through Canada are

GOLDSMITHS' STOCK COMPANY
TORONTO, CANADA

THE INSTRUMENT OF QUALITY

Sonora

CLEAR AS A BELL

Phonograph Department

Conducted by C. M. Pasmore.

How Others Succeed

THE most convincing argument for the phonograph department as an adjunct of the jeweler's shop is to cite the successes already achieved in this line by those who have taken it up; while the most useful advice that can be given as to methods is to cite the methods of those who have achieved success.

Recognizing this THE TRADER has got into touch with jewelers who have done well in the phonograph business, and from time to time has published fragmentary items from their experiences. Unfortunately, in the majority of cases, these men have been reluctant to have their names appear in print. Recently, however, more comprehensive articles have been obtained concerning the business growth and methods in handling phonographs of certain well-known jewelers, which will appear from time to time in these pages.

The first of these, concerning Mr. E. V. Warne of Peterboro, will be found on another page of this issue. Others will appear subsequently. It is to be hoped that the trade will read these experiences and take advantage of them, avoiding the mistakes that were sometimes made and profiting from the successes these men have achieved in what should ultimately be one of the most profitable departments of the average jewelry store.

* * *

Don't Hide Your Light

THERE are plenty of jewelers to-day whose idea of a phonograph display is to set a machine in the window and let it go at that. It does not occur to them to make the window background such that the machine will show up with artistic effect by contrast. They do not think of taking the maker's magazine advertisements, mounting them *neatly* and using them in the window. They would not think of making a fresh sign each day on a sheet of clean white Bristol board, reading, "Now We Sell Phonographs;" "Here is the Newest and Niftiest of Phonographs;" "You Get Only its Appearance From Outside, Come In and Listen to Its Voice;" "New Tone Producing Devices Make This Machine a Wonder;" "Have You a Few Minutes to Spare? Come In and Let Us Give You a Concert;" "We're Always Glad to Play for You;" "No Machine Made Produces Better Dance Music;" "We Can Make Prompt Delivery of These."

We're not looking at anyone in particular, but—are you selling as many machines as you would like to sell?

* * *

A Tip from the M ar Trad

ONCE upon a time there was no great trade in automobile accessories. But as the number of cars increased the number of accessories, available and actually procured, increased not only in total bulk, but in average per car. As a result the accessory part of the automotive trade has grown within the last ten years from a negligible end of the business to a department in which, it has been estimated, $19,000,000 will be spent this year in Canada alone. This is exclusive of tires, gasoline, and all equipment furnished with new cars. Tires alone (not including those furnished with cars) bring the total up to over $73,000,000 in Canada.

Of course the phonograph business can aim at no such figures as these; but the accessory end of this business too, at present almost disregarded by many dealers, may have in it financial possibilities proportionately great, and from which a huge harvest of profit may be reaped in years to come by the live phonograph dealer.

* * *

To Improve Tone

An invention which he claims will eliminate practically all metallic noises from talking machines using interchangeable needles, has been devised by George A. Adams, of Omaha, Neb. The attachment is a composition of metals, wax, rubber and other ingredients in the shape of an S, and is composed of several different layers. Patents have been applied for at Washington, Canada and England.

Standardizing Study

IT is well known to those who follow educational matters that music as a study is slowly taking its place with regular academic subjects in the curriculum of high schools and colleges. This tendency has brought with it certain problems which are now engaging the attention of educators and the solution of which will create something resembling a standardized system by which music may be properly rated as an academic subject.

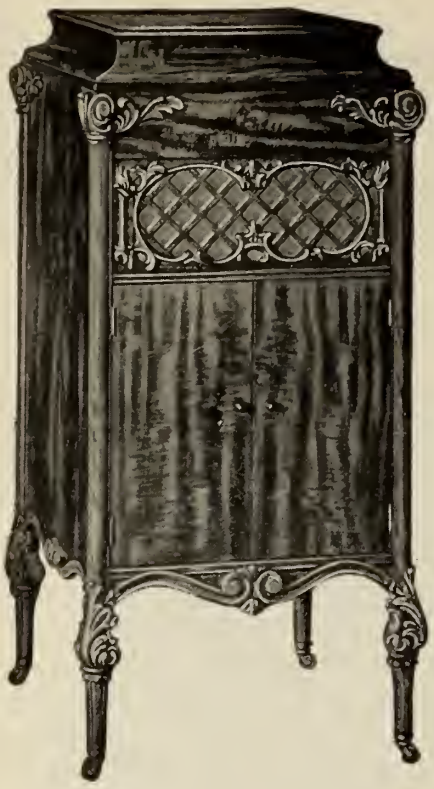
The problems suggested include the granting of credits for study done privately by the applicant for college admission or accredited by the high school or preparatory institution attended by the student. Then comes also the question as to the qualifications of the private teacher under whom the study of music is pursued. Manifestly, if there were some way of determining whether or not the private music teacher were proficient in every way, the whole matter of granting credits would be simplified.

It will be still further simplified, however, when those responsible for such courses map out a recognized and accepted course of phonograph instruction which, by its standardization, will assure reasonably standard results from any teacher for any student taking his preliminary work extra-murally.

* * *

Patience and Stencils

REMEMBER that some patience is required to sell talking machines successfully. You and your sales people will do well to accept this as a principle, knowing that a sale of a talking machine will not only mean a nice profit but will mean placing an article from your store where the entire family can see and appreciate it, and where it will be a constant reminder that your store is a good place to trade. A good many dealers nowadays, bearing the above fact in mind, have "stencils" of their name made and place one by the side of the manufacturer's stencil in the lid of the talking machine cabinet.



The signs that are preferred by the best furnished homes

The Gerhard Heintzman

(MADE IN CANADA)

OUR business has not grown just because the phonograph business has grown. It has rapidly developed because there has grown up throughout Canada a big demand for the very type of phonograph that the Gerhard Heintzman factory produces. It has grown because the hundreds of owners of Gerhard Heintzman Phonographs have given the Gerhard Heintzman a good name for careful, artistic and enduring workmanship. The result is that the name Gerhard Heintzman on a phonograph has come to denote the instrument that the most fastidious musicians recognize and approve.

Gerhard Heintzman

Limited

Head Office and Factory: Sherbourne St.

TORONTO

He Guessed Right the Second Time

E. V. WARNE, jeweler, of Peterboro, guessed wrong on his first essay into the phonograph game. Had he been less firmly convinced that there was money in phonographs, he might have let it go at that—in which case he would not now be receiving several thousand dollars a year net profit from this department.

Mr. Warne's first effort in the phonograph field was a miscalculation on two counts. In the first place he bought only one machine. In the second, it was a machine which was not nationally advertised. A salesman, more gifted vocally than the machine in question, persuaded Mr. Warne to put one in stock.

And it stayed right there—in stock.

This was three years ago. At the end of the first year Mr. Warne began to wonder who was going to pay the back rent on the space the phonograph was occupying, not to mention interest on the investment. He had long since given up hopes of profit. Yet it didn't seem reasonable to him that phonographs would not sell in a jewelry store. So far as he could see they should sell, and for his part he intended to sell them. The question was, how?

To begin with, he threw out the non-advertised phonograph. That was a good start.

Then he began to do a little figuring after this manner: I can't sell people an unknown make because usually they won't even stop to listen to it. And the few who do stop to listen to it always seem to want one of another style cabinet, or at another price. Therefore, if I am going to sell phonographs they must be of a make of which people have heard, and I must have sufficient variety in appearance and price to suit everybody's requirements.

The result of this line of argument was that Mr. Warne went out after the local agency for a widely advertised phonograph. He put a good assortment in stock. He began to sell phonographs in ever-growing numbers.

Mr. Warne's shop was comparatively small, as may be seen from the accompanying illustration. The chief problem seemed to be to find space to display a line of phonographs to advantage. Running down the entire left wall, as shown in the picture, was a massive set of display cases for silverware, china, etc. The cases and their pillars projected for some little distance into the shop. They were costly, and rather gorgeous. But Mr. Warne doubted if they were paying rent for the space they occupied.

They represented a lot of money, but he ripped them out and put in phonographs. He substituted two rows of shelves at a height of about five feet from the floor, on which clocks etc., are shown. Beneath these there stands a row of a dozen or more period cabinet machines, extending the entire depth of the store.

This was the first step. But as Mr. Warne wanted to keep more machines in stock than could be thus accommodated, he rented warehouse space elsewhere. This made it possible to keep in the shop a fair assortment of the different styles of cabinet while duplicates were held in the warehouse—also duplicate styles finished in other woods.

MR. E. V. WARNE.

The next step was to rent the room back of a tobacco shop next door. A connecting door was opened into this from the jewelry shop and it was put into use as a demonstration room where the customer could be kept free from the distractions of the store. The addition of the room also made it possible to keep a larger assortment of machines on view—a departure which was necessitated from the fact that by this time Mr. Warne was stocking from 25 to 50 phonographs.

In this connection it would be well to repeat Mr. Warne's advice to jewelers anent handling phonographs, the result of his own experience; unless you are willing to "go strong" on this line it would be better not to attempt it at all.

Mr. Warne does not mean that it is necessary to carry as large a stock as he himself carries. That is exceptionally heavy owing to the exceptionally heavy phonograph business which he is doing. He concedes that he could do almost the same business with a slightly smaller stock, and that he could still do an excellent business with a much smaller stock. But Mr. Warne wants all the business he can get, not only now but in the future, and he figures that his surplus money may as well be invested in machines (which are constantly increasing in price) as deposited in the bank at a trifling rate of interest. It was to take advantage of the rising price that he invested strongly last summer, before one of the periodic increases, with the result that at one time he had a total of 98 machines in stock—a heavy investment, but one well worth while, as subsequent events proved. Sales were so brisk that his money turned over rapidly enough, and most of the machines went at the higher fixed price which came into effect after he bought.

Mr. Warne is naturally chary about making public the actual extent of his business in phonographs, but it is an "open secret" in Peterboro that anywhere from six to a dozen new machines are delivered to him every two or three weeks.

The Christmas trade has proved to be good with Mr. Warne. Not only do phonographs sell like hot cakes at that season, but in his case fifty per cent. of the sales are of expensive models, retailing at from $250 to $550.

The summer trade, however, is his favorite, as it appears to be with most dealers similarly situated. It is then that the motor car comes into play for country business. Farmers have money these days, and seem to prefer to pay cash for their machines in many cases. Cash business naturally means quicker turn-over of the money invested in stock, eliminates the making of collections, and—well, every merchant knows or should know the advantages of cash over credit business.

When necessary, however, Mr. Warne gives reasonable terms, and so far has experienced no trouble in obtaining payment. Machines are al-

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THE masterpiece of refined design, faithful tone reproduction and marvellous mechanical operation.

ARTISTIC BEAUTY, musical excellence and reliability have made the Cecilian Concertphone the favorite in many Canadian homes.

THE all-wood amplifier, the wonderful ball-bearing tone arm, the modulating tone control, the patented electric stop, are some of the prominent features of Cecilian Concertphone construction which are responsible for its exceptional high standing in the musical world.

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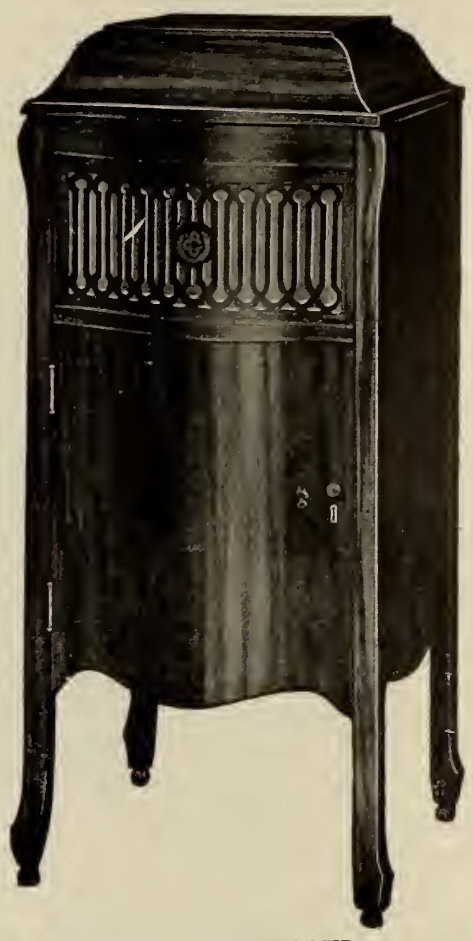


"SUPERB" MODEL
Height, 40 in.; Width, 17½ in.
$185.00

Prices from $90.00 to $375.00

The CECILIAN COMPANY, Ltd.

Canadian Distributors for Cecilian Concertphones

247 Yonge St. - TORONTO

ways paid for within a year, and by that time the purchaser has become a permanent visitor to the shop—has developed the habit.

Mr. Warne does not wait for business. He goes after it. Everyone who comes into his shop to buy jewelry is a potential purchaser of a phonograph. And even though it should develop that they are not real "prospects" themselves, a good proportion of them are able to furnish information leading to the location of other prospects, and subsequently to sales.

When the name of a new prospect is obtained, Mr. Warne or his salesman calls with a machine and proceeds to give a demonstration right in the potential customer's home. In the majority of cases this procedure wins in the end.

Mr. Warne has plenty of competition. There are four music shops and a drug store in Peterboro handling various lines of phonographs. But by the method outlined above Mr. Warne has an advantage over all of them, since his jewelry customers provide him a field which neither the drug store nor the music stores possess. A drug store's business is too catholic, that of a music store too restricted. Mr. Warne's jewelry customers, on the other hand, constitute just the proper sort of clientele. His jewelry business, in short, has helped him to sell phonographs. On the other hand it has not infrequently happened that his phonograph business has brought him new customers in the other departments—has helped to sell jewelry.

His phonograph salesman has made a careful study of the machine in its every detail, and is able to handle with ease the few repairs that are to be made—perhaps it is more politic to refer to them as "adjustments." It is of interest to note here that these have been so few up to the present that Mr. Warne feels completely safe in putting a blanket five-year guarantee on every phonograph sold. His estimate is that the cost of such adjustments will not be more than $2 per machine for the five-year period.

In the realm of records, Mr. Warne is doing well, but hopes to do considerably better. This part of the department, in fact, grows rather more quickly than the business in phonographs themselves, for this reason: that the sales of records to new purchasers grow proportionately with the increase in sales of the machine, since each new owner must have a certain number of records to start out with, while in addition to this, previous purchasers of machines are continually buying new records. It can be seen therefore that even were sales of machines to decrease slightly there could still be continued growth in the number of records sold from year to year.

In consequence Mr. Warne is paying increased attention to this section of the department, and is also endeavoring to put it on a rather better footing than in the beginning.

At first, until trade started coming his way, he thought it necessary to be fairly open-handed in the matter of records. Customers were permitted to take these on approval. In many instances they were in no particular hurry about returning those they did not desire to keep. Sometimes they were brought back in a damaged condition. Even when brought back in good time and undamaged this form of business occasioned a lot of bother.

Hence he is now endeavoring to work this business around to a cash basis, and as a first step he has made a rule that records taken on approval can be retained for one day only, and that half the number so taken must be purchased. This has assisted materially in adding to his record profits and decreasing his record losses.

Taken all in all, Mr. Warne has found the phonograph business something more than a side-line for his jewelry store, and has continuous cause to congratulate himself that he took a second guess on the problem of how the business should be attacked.

WHERE WOULD YOU PUT PHONOGRAPHS IN THIS STORE?
Mr. E. V. Warne solved the difficulty by ripping out the elaborate set of pillars and displays cases seen on the left in the picture. A row of phonographs now extends the entire depth of the store.

Never Too Old

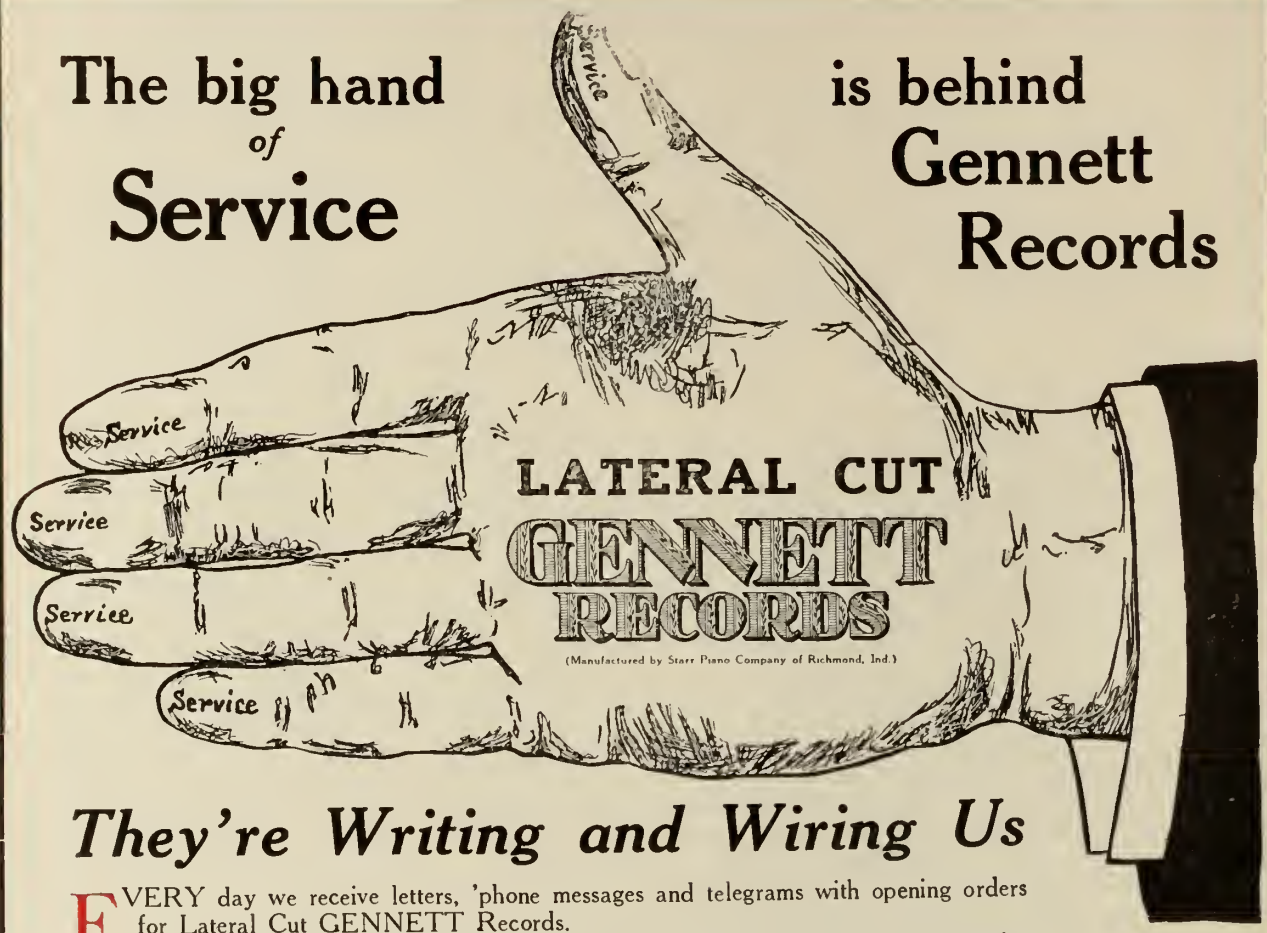
A gentleman recently dropped in to spend an evening with a friend, a building contractor, who is a self-made man. He started as a laborer, became a bricklayer, finally rose to foreman, and then opened up his own business. He is the last man in the world any one would suspect of sentiment or anything approaching it. His hands are gnarled, rough and red. If he tried to strike a note on the piano, he would hardly be able to press a key. His manner is gruff, and oftentimes in conversation unconsciously he moistens his hands just as he did many years ago when he held a pick. His vocabularly probably consists of 300 words at the very outside. This man was talking about Chaminade's "Scarf Dance." His eyes brightened and glistened.

He had been introduced to music by a phonograph. His education had come at an age when people are not usually expected to develop new interest; but music had given him something he had never before obtained from life, and it was the phonograph that did it.

Music to Clear Street

Plans for keeping Fifth Avenue cleand and for upholding its reputation as the greatest retail thoroughfare in the world were made recently by the Fifth Avenue Association. It was decided that a committee would take steps to provide music in the parks below Thirty-fourth Street during the lunch hours, as a means of attracting the factory workers from the avenue where they are accustomed to congregate and block the sidewalks. The committee will seek the co-operation of the mayor, aldermen and police commissioner in its efforts to rid Fifth Avenue of these assemblages.

The big hand of Service is behind Gennett Records



They're Writing and Wiring Us

EVERY day we receive letters, 'phone messages and telegrams with opening orders for Lateral Cut GENNETT Records.

It doesn't take the Canadian Dealer long to see and grasp such an opportunity as we have provided for profit. Get in early or you may be regretting it later. We will deliver our well-known service in this matter as in all other transactions.

Service
Every time—
Records that
Vitalize trade,
Increase
Customers and
Enlarge
your profits

N.B.—The Starr Company, fulfilling their well-known policy of the past 48 years to put the highest possible quality into their output, have doubled their appropriation for recording purposes in New York, and also have exclusive recording arrangements with two of the finest English laboratories, assuring us of the work of the very foremost European artists, and such famous bands as

His Majesty's Scots Guards
His Majesty's Irish Guards
Honorable Artillery Band
Foden's Prize Band (winners of the $1,000 prize in 1919).

as well as the crack orchestras and instrumentalists and such international favorites as Alex. Prince, Pamby Dick, Ollie Oakley, and many others.

All the newest hits are found in GENNETT RECORDS.

The Starr Company of Canada

LONDON - ONT.

Where the Money Lies

PROBABLY every new dealer in phonographs feels the same temptation, in the beginning, to play heavily for the sale of machines to the comparative disregard of records. Most of them, sooner or later, discover the error of this; and some, in time, come to the opinion—whether rightly or wrongly—that if any emphasis is to be given one line in excess of the other, that emphasis is due records rather than machines.

While this last position is extremely debatable, there can be no question of the fallacy of the first position: that which emphasizes machines at the expense of records.

Getting away, for the moment, from consideration of the respective profits on a phonograph and on a record, the one figured in dollars, the other in cents, let us consider the two from the standpoint of potential business.

If you handle machines, you have probably estimated the potentialities in this line fairly accurately.

It opens up a new source of revenue from customers already coming to your shop to buy jewelry.

It brings to your shop phonograph customers who may thereafter be clinched as jewelry customers.

It leaves you a large net profit on sales, even when interest on investment, shop overhead, rate of turnover, and all similar items are taken into consideration.

It is in harmony with the best of your jewelry business, and therefore has an advertising value in adding tone to your establishment just as does a good line of jewelry.

So far the phonograph line goes by itself. Its one other virtue is that it creates potential customers for records; but this does not do by itself. Its success in this depends upon your ability and determination to retain these customers as *your* customers.

Now as to records:

They also open up a new source of revenue from customers coming to your shop to buy jewelry and who already own machines purchased either from you or elsewhere.

They bring to your shop purchasers of records, who may be clinched as purchasers of jewelry.

They give a rapid turnover and a good profit, which, while small in the individual item, mounts up when gross sales are considered; whereas shop overhead is not large in this line in its proportionate share of salaries, and practically negligible in its share of all other items.

From the above it might be decided that the comparison was still in favor of the machine against the record. But there is one card still to be played. It is this:

When you have sold a man a machine—a good machine—he ceases right there, in nine cases out of ten, to be a prospect for the further purchase of phonographs.

But when you sell a man a record, or a dozen, or fifty, he is still a prospect for the further sale of records. The initial enthusiasm for playing his phonograph may die down for a time, but so long as the machine exists and is in running order he or someone else will continue to buy records for it—that is, they will if you play the record end of the business as strongly as you should.

The sale of phonographs will continue to maintain an accelerating rate of increase up to a certain point. After that the increase will be a little less each year. In the course of time there may cease to be an increase in the number of machines sold; the demand will then begin to fall off. And eventually, when every potential customer has been sold, sales of new machines will be confined to the replacement of discarded phonographs and to such new customers as are provided by the growth of population.

It is not so in the case of the record. The volume of records sold depends, not upon the remaining number of unsold prospects, as in the case of the machine, but upon the number of people who own machines. And the number of records *you* sell is in no way limited by the number of machines you have sold. People will buy records from you, no matter where they have bought their machines, if you go after the record business with the right amount of persistence, intelligence, and enthusiasm.

This, then, is a live and profitable business, with illimitable opportunities for future development no matter what happens in the case of phonographs.

It might be interesting for you, in view of this, to try an experiment. Take as an instance one of your oldest customers. Make a note of the machine he owns, and the profit that was made in selling it. If you did not sell it yourself, or have forgotten, put down a liberal estimate of the probable profit. Then enquire as to (or estimate) the number of records that have been purchased for this machine, and divide by the number of years to obtain an average. Reduce this by from twenty to fifty per cent. to discount early enthusiasm in the purchase of records. You then have a fair estimate of the future number of records per year that will be bought for this machine. Multiply this number by the ten or fifteen years' probable life of the machine—whatever your judgment would esteem it to be. The result should be a fair average of the number of records that will be bought for every machine owned or to be owned in the country.

Then multiply this total with an estimated profit per record, and compare the sum with the original profit on the machine itself.

Does it compare?

If worked out carefully, and even taking conservative estimates, the result will probably surprise you—give you a new light on the lucrative possibilities of the record business.

Of course, the sale of the phonograph is an essential to the consumption of records, and no argument that can be offered in support of pushing the sale of records should be construed as a plea against the pushing of the complete machines.

The tendency may be, however, to overlook the big possibilities in the sale of records, and too much emphasis cannot be placed upon the importance of giving records their due attention.

Moreover, the sale of records is not confined to the users of the particular machine that you may be handling. Records can be sold to any or every user of a phonograph of whatever make in your locality. That is assuming that such phonographs are equipped, as most of them are now, with a universal tone arm, or can be so equipped.

It can readily been seen, therefore, that the jeweler who makes a big feature of records will eventually attract to his store many owners of phonographs other than owners of the machine he handles, and this is of direct benefit to him, not only insofar as the sale of records is concerned, but also in view of the fact that it opens up opportunities for him to replace with his phonograph the machines in use by these customers, thus developing complete machine sales possibilities.

Hundreds, perhaps we may say thousands, of jewelers on this continent are now retailing phonographs, and, judging from the interest shown by jewelers in records, eventually the phonograph department will be as common in the jewelry store as the silverware department is to-day. Unless the jeweler, however, gives due

(*Continued on page 66.*)

Of Course Mr. Warne is an Exclusive Pathé Dealer

ON another page of this Journal you will find a most interesting article on the splendid success of a jeweller in handling phonographs. The jeweller is Mr. E. V. Warne, of Peterborough, and, of course, he handles nothing but Pathe.

Mr. Warne's experience is one that you may duplicate to your profit.

Though a Pathephone costs no more than an ordinary phonograph, it has many exclusive and sales-clinching features, which give the Pathe dealer decided advantage over competitors.

It plays Pathe records with a round Sapphire Ball that never has to be changed and cannot scratch the record. But the purchaser is not limited to Pathe records—because the Pathephone plays perfectly *all makes* of records.

Pathe cabinets are not the usual ugly boxes, but are of period design, correct copies of beautiful old furniture.

Pathe numbers among its artists many of the world's greatest operatic stars in addition to the biggest selling popular artists.

There may be opportunity for a Pathe agency in your town—particulars on request.

Pathe Frères Phonograph Sales Co. Limited

8 CLIFFORD ST., TORONTO

Pathe Distributors Limited, Winnipeg

Phonographs for Factories

IS there a factory in your town—or a foundry, or machine shop, or mill? Is there any sort of an institution which employs more than a handful of men and women?

Then sell them phonographs.

Music was tried out in many of the munition plants of the United States during the war. Then a few individuals in other plants got the idea that music might also be made to help in the manufacture of other things than munitions. The result was that since the end of the war the idea has spread rather than diminished; and some of the larger concerns, employing many thousands of hands, actually engage spmyhony orchestras for the purpose of giving concerts for their employees.

Of course only the very large firms could afford to go in for entertainment on such an extensive scale, but very small institutions could easily afford phonograph concerts for the workers at noon and in the evening—and even though evening concerts might not attract, noon-time musicales would be almost sure to do so, especially if helped out by a choir, as they would be sure to be in time.

In such concerts the mistake should not be made of allowing them to become too informal—that is, of leaving the machine there for anyone to run who might nominate himself as director of ceremonies. The only acceptable method, in which the desired end could be accomplished, would be to have someone appointed in charge of the machine and records, and responsible for them. A good idea would be to have the programme for the following day posted up in the works each afternoon. Knowing the programme in advance invariably helps to stimulate interest. Another acceptable plan, which could be used in conjunction with this, would be to have lettered cards, giving the name and composer, shown with the playing of each piece.

"But what's the idea of all this?" someone asks. Simply that music, properly used, has been found to be one of the greatest harmonizing influences—an invaluable aid to production in these days of labor unrest and turmoil.

It should be added here, too, that to obtain the best results the best music should be used, irrespective of the probable prejudices of the workers themselves in favor of jazz. We have had too much jazz. Jazz has corrupted all our habits of thought, our methods of work, our political, and even our religious conceptions. When you see a man trying to keep up a $10,000 standard of living on a $5,000 income, that's jazz. When some hitherto innocuous preacher suddenly blares forth a new doctrine which, while it may not be sacrilegious, sounds uncommonly like it, that's jazz. When you see Parliament merge from two, and then re-divide itself into half a dozen parties, each of them shouting for the support of the nation, that's jazz. And all the labor unrest and turmoil referred to above—that, too, is an outward semblance of the prevailing spirit of jazz.

And if music is to be used to steady men down to the normal, healthy production of the goods the world needs, it must be music, not jazz.

An example of how the idea was put into practice in one specific instance is provided by C. D. Isaacson concerning the introduction of concerts into the works of the National Conduit and Cable Co., of Hastings, N.Y. He says, in part:

At noontime, when the men poured out of the shops, they saw the announcements, and instantly the music had started its work. Some of them were glad all over—you could see it in their faces, and the way they spoke of it. Others laughed and joked, remarking, "Sunday school coming next, I suppose." But it was something unusual—it broke up the humdrum of the day and made them all wonder.

Everybody had something to say as the time drew near. In many workers' homes, they had made their plans to hurry through supper and be there early so as to miss not a note. Wives were particularly excited—this was a fine thing they were doing for the people. Along the tracks and up the road others joked about the "Evening of high class music" and sarcastically talked about not wanting to miss it.

I wonder whether the men bending over the hot fires or handling the sizzling metals thought of the incongruity of their jobs and the concert scheduled to be heard right in the midst of the curious environment?

The night of the concert arrived. Some of the men and women rushed away at the close of the day—no loitering around the yards for them. They were off to get fed and washed up and back to the music. Others, mostly the fellows who poked fun at it, were loathe to go. They knew it was all rot, but they felt as though they'd better have a look in. From half-past six until the time that the concert was scheduled to start, gangs of men hung about the tracks, trying to make up their minds whether they'd go down to the village or have a look in at the music, just to see what it was all about. The people who laughed at the "high-class music" began to break up into factions as the hour approached; more and more there were who were in favor of getting a slant at it. Some were stubborn. Some just wouldn't go; but as the others began to arrive, looking all excited and happy, the cronies began to coax, "Aw, come on in, come on in"—and the ranks just fell away. The whole crowd poured bashfully into the building and lost their sneers.

We played sentimental high-class violin compositions, simple, classic things, and you should have seen how they were all carried off—how the fringe of the sneerers was particularly affected, the fringe of sneerers which applauded most enthusiastically of all. There were famous bits from grand opera; there were solos which seemed, without a word in them, to be describing a beautiful night scene, mothers and their children, scenes in the country. They accepted everything for what it was worth.

The people poured out of the hall, all happy; and I think the happiest were the scoffers, who went out thoroughly made over to good music, made over to a finer set of ideals. For the night only perhaps. But a regular series of nights like that will make them over altogether.

Mr. von Keller tells me that the concert was a complete success. It was reflected in better work the next day. It was reflected in the fact that hundreds of employees said so, said that was what they needed.

They've organized an orchestra now. They're beginning to develop a chorus. We convert the musicians to a better understanding of life and business; and we convert some of the workers to a better understanding of idealism and beauty.

An interesting feature of the Boston "Sunday Advertiser" is the section devoted to "News for the Talking Machine Fans," in which interesting items regarding noted recording artists, new types of machines and records, and some trade happenings are presented. The department occupies about four columns and is well handled.

TONE-CLEAR

THE original liquid cleaner for Phonograph records. Makes old records play like new. A 100% article with a 100% guarantee. It improves and lengthens the life of any record, and reduces the chance of damage to them by 90%. One bottle sufficient to clean over 250 records.

Sells for 75 cents per bottle

Dealer's price 45 cents per bottle

A package of one dozen bottles or over only sold at this figure. Write to-day for a carton of one dozen bottles; also ask for my latest catalogue, which contains a list of fast-selling phonograph accessories and supplies.

H. A. BEMISTER

10 Victoria Street, Montreal, Que.

"ELECTRO" SILVER POLISH

Has No Equal

For Cleaning Silverware

Used by All Leading Jewelers

Quality and Quantity

This is obtainable through the usual wholesale channels, and is profitable for you to handle.

Phonographs Help Doctors in Treatment of the Insane

At a recent banquet, the speaker of the evening was Dr. Walter B. Ryan, superintendent of the Hudson River State Hospital, who gave a particularly interesting address which dealt with the soothing effect of music on the insane and weak-minded and told how music and musical instruments were being applied in the asylums of the country. "To the asylums of France is due the credit of having first introduced music as a regular feature in the course of treatment," said Dr. Ryan. At the hospital for the insane near Rouen, an attempt was made, early in its history, to organize a band of music and a chorus and so successful did it prove that the example was followed by numerous other institutions, not only in France but elsewhere on the Continent.

"At the present time we have in our State hospitals in each ward the music of pianos and phonographs, and practically every hospital is equipped with either a band or orchestra or both. Our own experience has been most gratifying in exciting the interest and allaying the irritation of patients. They are evidently influenced for good in the majority of cases, and take an intelligent interest in the concerts provided for them, both in the ward and in the assembly hall.

"A great authority on melancholy, quaint old Robert Burton, firmly believed in the art, and declared it unnecessary to waste time over 'declamatory speeches in praise of divine music,' for it was well known that 'beside the excellent power it hath to expel many other diseases, it is a sovereign remedy against despair and melancholy, and will drive away the devil himself.'

"'Next to theology,' said Luther, 'I give the highest place to music, for thereby anger is forgotten; the devil, also melancholy and many tribulations and evil thoughts are driven away.'

"Richard Browne tells us that he was daily enlisting the services of music in his medical ministrations. In his experience it was of greatest use in dealing with the mentally afflicted. He was in the habit of calling in its aid for the treatment of melancholia, mania and hypochondriasis, though he did not despise it when curing the gouty

"In briefly summarizing the results of experience, I would say that we have in music an element of moral treatment in the care of the insane that we cannot afford to neglect. It is within reach of all hospitals for the insane to provide systematic musical entertainments, and I am glad to say that those institutions which care for the insane in this state are progressive along this line."

Where the Money Lies

(*Continued from page* 63.)

consideration to the profit possibilities in the marketing of records as well as complete machines, he will not get from his new department the returns that it should pay him. The individual sale of records, of course, is far below in dollar value that of the average better quality instrument, but once a purchaser obtains a first-class talking machine the chances of again selling him in a long term of years are quite slim, and if the dealer will spread his profits on that one sale over the number of years in which the machine will be in use, he will realize by comparison the much greater possibilities in the sale of records continuously to that purchaser during that term of years.

Explosion of Artificial Eyes

By Alexander S. Rochester, M. D.

The phenomenon of the spontaneous explosion of Snellen improved artificial eyes was definitely brought to my attention by a report from one of Dr. Casey Wood's patients, which told of having had two different eyes explode within a short space of time, each accident happening while the eye was being worn in the proper manner. Thinking it might prove interesting and, at the same time, develop some facts of value, a short notice was inserted in the "Opthalmic Record," requesting a report on any cases of this kind that might have come under the observation of the readers. In response to this request, I have received twelve replies from different physicians telling of eighteen occurrences of this nature that have happened in their practices.

As to the particulars regarding the circumstances at the time of the explosions, all the cases present histories of a more or less similar type. The story as told by the patient is generally on the order of the following: He will state that while engaged in some normal occupation or pastime, he suddenly heard a report as if a pistol were shot off in close proximity to his head, at the same time he felt a sharp pain in the affected orbit and, on placing his hand to the part, found the eyelids covered with blood. Quite naturally he generally tells that he was greatly frightened and immediately consulted his oculist.

The replies from the physicians to whom these patients reported show that none of the orbits sustained serious damage. In 88 per cent. of the cases there was some abrasion of the orbital lining membranes, varying from a slight cut which healed in several days, to deep lacerations which required two weeks in healing. From one to ten pieces of broken glass were found, in most of the cases, imbedded in the soft tissues, and had to be extracted by the attending doctor. Two of the patients lost consciousness, but this was in each case due entirely to fright and occurred in individuals of a hyper-sensitive nature.

Quite a number of the patients state that their first impression at the time of the accident was that they had been shot in the eye, and even some of the by-standers have heard the report and seeing blood running from the orbit, have, for the moment, held the same opinion. Each explosion reported was absolutely spontaneous, there being no cause to which the individual could attribute it.

The receipt of this series of reports has shown that the spontaneous rupture of the Snellen improved eye, while being worn in the orbit, is not a remarkably rare accident. In fact, I have found, through interviewing one of the large manufacturers of artificial eyes, that during the course of a year they will probably lose twenty-five eyes by spontaneous explosion, this occurring while the eyes are stored on shelves and from a stock numbering twenty-five thousand. This means that one-tenth of one per cent. of the improved eyes manufactured may be expected to explode, even though they be lying quietly packed away.

In attempting to find the cause of these explosions, the method of manufacture was first studied and the manufacturers themselves interrogated. The makers state that in producing the Snellen improved type, it is absolutely necessary to seal the back of the eye while the whole ball is at a white heat. This naturally results in a partial vacuum of rather high degree in the interior of the globe, after cooling has taken place. There is, therefore, a continuous pressure being exerted on the outside of the finished eye. If there be a sudden change in the temperature of the globe, the resulting sudden or unequal expansion or contraction renders the glass less strong and, therefore, less able to withstand the continuous atmospheric pressure.

It has been found that most of the explosions have happened during either very hot or very cold weather. In this series of cases at least one half are said to have happened on exceptionally hot days.

The fact that the globe is built up of many different grades and colors of glass, and that the walls are in the finished state of many different thicknesses, makes the proper annealing of the whole a very difficult problem. This one problem of completely and successfully annealing the eye so that it will be absolutely impervious to all changes and conditions of temperature, is something that has not yet been accomplished by the makers. They state that a great deal of study has been put on the subject during the past years and that they are still seeking to solve the problem.

The other one deficiency of these eyes, and one which influences the possibility of explosion, is their susceptibility to the destructive effects of orbital discharges of certain patients. It has been found that certain individuals can wear an eye no longer than six months before discoloration and corrosion is seen to have begun. Others can wear the same kind of an eye for two years before any signs of deterioration are seen. The effect of the influence of certain persons' secretions on the glass is shown in this series of cases. Out of eighteen explosions reported, four patients had experienced the accident two distinct times.

Sell Two Pairs

The man who can, figuratively speaking, make two blades of grass grow where one grew before has always been looked upon as a public benefactor.

As a matter of fact it has been this kind of man who has made a success of life—that is, one who has made things grow where nothing grew before.

Every refractionist has the opportunity of doing just this with every person refracted, to his own immediate profit, and at the same time he will be serving his patron and actually acting as his benefactor.

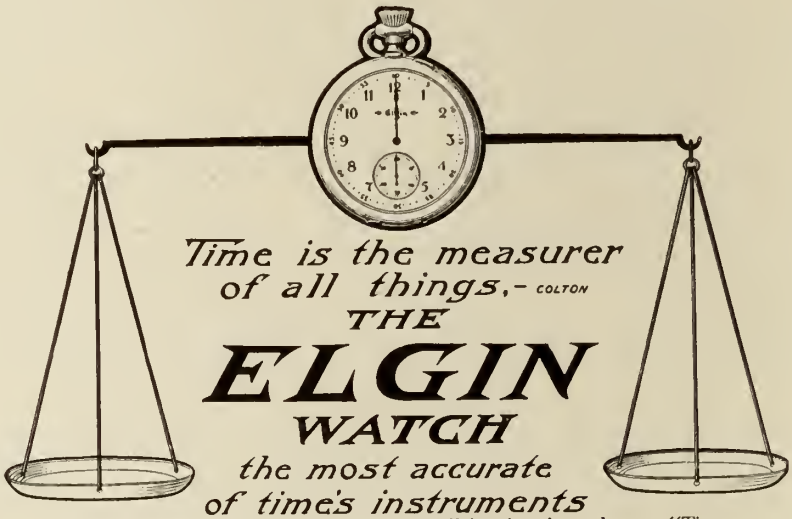
Every wearer of glasses should have at least two pairs of glasses for every purpose for which he or she is obliged to wear glasses at all.

The eyes are man's most precious possession. Without their use there is very little that can be done. The person with defective vision who has only one pair of glasses, is inconvenienced, has headaches, can't do his work whenever a lens is broken or glasses are lost, and this accounts for the most part for the terriffic hurry, hurry, hurry, that has gotten to be such a serious thing in the optical business.

With two pairs of glasses the wearer is independent of loss or breakage and can go on with his work without discomfort or loss of time while one pair is being repaired.

No one thinks it sufficient to have but one pair of shoes or one pair of gloves, or one hat, or one suit, and that it is generally considered sufficient to have one pair of glasses is the fault, not of the public, but of the refractionist who does not point out not only the advantage but the necessity for two pairs to every person refracted.

This opportunity for added profit and added service is overlooked by ninety-nine out of one hundred, if not even a greater percentage of all refractionists, and is a rather hard commentary on those who do so overlook it.



Time is the measurer of all things. – COLTON

THE

ELGIN WATCH

the most accurate of time's instruments

Every Elgin Watch is fully guaranteed. All jewelers have them. "Time-makers and Timekeepers,"

The Canadian Elgin Watch Company LIMITED

Traders' Bank Bldg. :: Toronto

The DEPARTMENT of STOREKEEPING

Coaxing Dollars by Mail

UNQUESTIONABLY the game is not what it used to be in the good old days when, without fear of unpleasant consequences, the happy dollar-chaser could insert a newspaper advertisement to the following effect:

> HOW TO GET RICH QUICK.—Send one dollar for secret of new money-making scheme which never fails to bring results. Address enquiries to .....

and reply to the thousands of amateur Rockefellers with the simple but truthful formula:

> Fish for suckers like I do.

No, the good old days are gone. The postal authorities are entirely too suspicious in their attitude toward anyone who tries to turn an honest penny in this manner. Simple, direct methods of separating humanity from its hard-earned coin are no longer *au fait* (English, "not done"; American, "unhealthy").

Fortunately, however, we still have left to us the less simple, more complicated processes of dollar-coaxing, and the fishing is as good as ever. The only requirement is that you go about it in the right way.

* * *

Frivolity aside, the mails afford dollar-coaxing possibilities beyond conception. They are used, but they are not properly used. The reason that they are not properly used is that so few people begin at the beginning in figuring out the proper way to use them. They might as well try to learn the elements of Euclid, beginning in the middle of the second book. It can't be done.

So let's begin at the beginning, which is a long way in advance of even consideration of the mails. The real beginning is your business. The problem set is how to get more business—how to sell more goods.

When you have a customer in the store, how do you sell him an article?

By showing it to him and making him want to buy it.

If he is not in the store and you cannot show it to him, how can you make him wait to buy it?

By advertising.

What is advertising?

Now you've asked something. More books have been written to answer that question than there are words in this article.

Then what is the purpose of advertising as applied to commerce?

To sell goods.

Has it any other purpose?

Not one.

Then why do people advertise for business insurance, to create goodwill, to maintain their reputation, and the like?

In order that they may sell more goods in the future.

How does advertising sell goods?

In two ways: 1. When certain specific articles are advertised, by interesting people in those articles. 2. Whether or not a specific article is advertised, by interesting them in your business.

How does it attract a customer's interest in either of these things?

First, by drawing them to his attention.

Then what?

By holding his attention until he becomes interested.

* * *

At this point we can break off the catechism to consider, from the standpoint of the retail jeweler, *first*, whether to aim to attract interest in your goods or in your business; *second*, ways and means of attracting and holding that interest.

First:

Leaving aside, for the purposes of this article, all forms of indirect publicity, we have left direct publicity, which consists of choosing your prospective customers and bringing your advertising directly to their attention.

As in the case of all other forms of advertising, this may be of two kinds—specific and general. By specific I mean that which draws particular attention to some article or line of goods you have have to sell; by general, that which draws favorable attention to your business.

Actually there is no hard and fast dividing line; the two may merge into one another so that it would be difficult to say without fear of contradiction at just what point the "general" begins to make its appearance or precisely where the advertising ceases to have any of the characteristics of the "specific."

Both forms are good.

The one, "specific," has back of it the principle that a merchant has certain goods to sell. If he can make the public desire to purchase those certain goods, he will sell them.

The other, "general," is founded on the fact that he has a good many more goods for sale than he can draw specific attention to, even in the course of a year. If he can make the public desire to purchase the *sort* of goods he handles, or if he can convince them that he is a merchant who is truthworthy, and with whom it is profitable to deal, then he will sell goods not specifically advertised.

The question *seems* to be, in what proportion of each should these be used.

But it is not that at all.

Remember this: that direct advertising costs money.

YOU

will be more than satisfied with the results if you wait for our travellers before making your purchases of

JEWELLERY, WATCHES, CLOCKS

FRENCH IVORY TOILETWARE

(all British made)

ENGLISH SILVER PLATE

SMOKERS' BRASS GOODS

We also act as Western agents for Gundy-Clapperton Cut Glass, Standard Silver Company's and Benedict-Proctor's Silverware; Community Plate in Adam, Patrician, Georgian and Sheraton; Reliance Plate in Exeter and Par Plate, Munroe, Primrose and Vernon Patterns.

Canadian Representatives for Eversharp Pencils, Tempoint and Conklin Pens.

Anticipate your present and future needs liberally, as indications point to a serious shortage of stock.

ROWLAND & CAMPBELL, LTD.

Dept. 5

WINNIPEG, CANADA

Western Canada's Leading Wholesale Jewelers

Every additional individual to whose attention you bring your advertisement costs you an additional five cents—ten cents—whatever it may be.

Therefore it should be made to pay for itself in direct returns.

It should describe, and by preference portray, certain goods in a manner that will make the reader desire to purchase them.

It should contain nothing which will distract the reader's attention from the desirability of the goods specified.

Every word should bear on the goods under consideration, whether indirectly or directly.

Then where, you ask, does the "general" advertising come in? How does the advertiser use this form of publicity to make the reader desire to purchase the *sort* of goods he handles—how does he convince the potential customer that this is a merchant with whom it is desirable to deal?

By the subconscious impression that the reader receives from the advertisement.

You pick up one ad. It advertises certain goods at certain prices. You know, without even stopping to wonder how you gained the impression, that this is a "cheap-john" merchant doing a "tin-horn" business. You pick up another ad. It also advertises certain goods at certain prices. You know instinctively that this is a reliable merchant with a better class of business.

How do you know?

Because of the attractive balance, the graceful phrasing, the quiet air of certain superiority shown in the latter, which is absent from the former; because of the blatant self-assertiveness, the over-anxious bidding for trade which is displayed in the former but is never present to mar the latter.

That is the form in which "general" advertising adds to or detracts from the otherwise purely "specific" ad.

That is the means by which, for the one price, you obtain the two forms of advertising—the one evident and specific, the other leaving a subconscious impression on the reader in a general way.

No better practical example of this double-barrelled form of advertising could be obtained than that shown in the catalogues of some of the large retail jewelry houses. There is no waste space—everything is directed toward the one end, the creation of a desire in the reader to purchase the goods specified. Yet the very form in which they are prepared, the careful and attractive pictorial showing of goods, the rich simplicity of the cover—all these things tend to enhance the status of the shop itself in the eyes of the reader, to bring business in wares not included in the catalogue, and to create permanent customers.

Second:

Having established that it is both desirable and possible to have both forms of advertising occupy the one allotment of space for the sake of economy and greater efficiency, the second problem must now be considered from the standpoint of both these forms.

This problem is one of ways and means whereby to attract and hold the potential customer's interest.

Obviously these must depend upon what manner of man the potential customer is.

You would not shout at a deaf man.

You would not beckon to a blind man.

Therefore, we presume, you would not waste money sending direct advertising to great sections of the population from whom no compensatory returns could be expected.

But how about the other extreme?

You would not shout in talking to a man with perfect hearing.

You would not gesticulate to attract the attention of a man who is looking at you.

In either case it would be undignified, and would be more likely to dispel than to attract his interest.

Therefore if in your direct advertising you shout or gesticulate—if you permit yourself to become in any way undignified—you are more likely to dispel than to attract the interest of the selected constituency at which your advertising is directed.

Furthermore:

You would not shoot mice with an elephant gun.

Like as not you would miss the mice; and even if you hit them you would be wasting expensive ammunition on very small game.

Direct advertising, being expensive, is your heavy ammunition. It should not be wasted in an effort to sell goods of small value. For one thing, the clientele to whom you address it are unlikely to pay any great attention to trivialities of jewelry; and even if they do, the business that you will get out of such sales will not repay you for the cost of the advertising.

* * *

The basic principles of direct advertising, then, so far as the retail jeweler is concerned, are that the goods he offers for sale shall be worthy the cost of the advertising, and that the form of the advertising shall be worthy the goods he offers for sale.

In reality the second comes first. It is the form of the advertisement which will catch the attention of the reader.

In deciding on this question of form the personal letter, or that which purports to be a personal letter but is merely a typed circular personally addressed, will probably first come to your mind. If you are already sending out as many printed circulars as are likely to bring results, and still have money to spend on direct advertising, this form is permissible for the sake of variety. But as a choice between the two under any other circumstances, the printed circular is an easy leader, since in it you can combine specific with general advertising in greater degree of effectiveness. You can obtain better appearance, and you can offer your specified wares more attractively, by illustration.

Preference, therefore, must be given the printed circular.

The next question is how to make that circular pull.

As to this, a publicity expert has portioned out the potential effectiveness of such advertising as follows: Attracting attention, 70 per cent.; brevity, 15 per cent.; convincing copy, 15 per cent.

The object of the first is self-stated. The object of brevity is to enable you to hold the attention of the reader to the end by the simple device of stating your case before his attention wanders. The object of taking pain to make your copy convincing is to turn that attention into interest—the sort of interest which culminates in a purchase.

You may attract attention by some trick device—just as you might shout at a man who is seated beside you. Neither is advisable if you wish to turn that attention into interest. This is especially true in dealing with people of the sort who are likely to make the best jewelry customers.

Furthermore the trick device or the over-ornate appearance of the advertisement are liable to distract attention from the real object of the ad, which is the offering for sale of certain goods. Next time you glance through the pages of a high class magazine pause to think how many beautiful pictures and designs you have admired among the advertisements without ever noticing who were the advertisers. Many a costly ad has been spoiled, in

point of effectiveness, because it was too good in point of art.

Attractiveness, therefore, should be of the sort which attracts attention *to* the matter of the ad, not *from* it.

This may be achieved by neatness of appearance, good illustrations, typographical harmony, good balance, smooth, seductive phrasing, and by an *ensemble* which is in keeping with the sort of goods being offered for sale.

Brevity is desirable, but the greatest care must be taken in achieving it. First write down all that must be said to turn the reader's attention into interest in the goods. Then rewrite, endeavoring to make it at once concise, forceful, and graceful. You will have your hands full—but it can be done. This rule also embraces all that can be said in a general way with reference to the third point of effectiveness, convincing copy. The two are interlacing.

Unfortunately it is not possible in an article of this length to do more than indicate the basic principles of direct publicity. To enter into details or give examples would require a volume.

It is a fact, however, that more advertising is ineffective through failure to recognize the fundamentals than through inability to apply those fundamentals successfully.

Once in a great while it is possible to say, "that man had the right idea in his ad, but he didn't quite succeed in working it out." But think of the vast masses of advertising which give absolutely no indication of having been based upon "the right idea."

In your direct publicity, therefore, get the fundamentals firmly fixed in your mind, and by careful avoidance of everything which transgresses these fundamentals you may be sure of a reasonable degree of success.—C.M.P.

Nothing in it for You, But—

(*Continued from page* 31.)

recognition of the fact that the occupation of the jeweler is a profession and entitled to a high position in the artistic world. It will be chiefly to the benefit of the next generation that this will work out, and surely if the jeweler realizes that he can help to make jewelry a better business for his boy, he will lend all his influence in that direction.

Then let the retail trade unite in a concerted effort to make this a memorable year in its history. A number of provincial conventions will be held this summer, both east and west. If each man will make it his duty to arrange that he can attend, and see to it that his colleagues in the jewelry business also are present, it will prove of untold benefit to him, both in a material and social sense, and he will appreciate the great principle back of the sentence: "Every man owes some of his time to the upbuilding of the profession to which he belongs."

Occult Significance of Precious Stones

(*Continued from page* 54.)

third, a chalcedony; the fourth, an emerald; the fifth, a sardonyx; the sixth, sardius; the seventh, a chrysolite; the eighth, beryl; the ninth, a topaz; the tenth, a chrysoprasus; the leventh, a jacinth; the twelfth, an amethyst." The only adequate conception in human words of so splendid a scene is thus conveyed by precious stones. Bacon in his Cylva Sylvarum tells us that "There are many things that operate upon the spirits of man by secret sympathy and antipathy. That precious stones have virtues in the wearing has been anciently and generally received, and they are said to produce several effects. So much is true that gems have fine spirits, as appear by their splendor, and therefore may operate by consent on the spirits of men to strengthen and exhilarate them. The best stones for this purpose are the diamond, the emerald, the hyacinth and the yellow topaz. As for the particular properties no credit can be given them."

This opinion of the great philosopher would meet with acceptance and approval by those who would not be willing to go so far as to ascribe occult properties to precious stones, but the mystic who has studied the occult side of the matter may take the view that there is more truth in the specific qualities ascribed to the various stones than Bacon was willing to admit.

A QUAINT CLOCK.

This remarkable timepiece is the work of Mr. Charles Scales Toronto. The floral carvings are made from pearl buttons and the side columns are constructed of spools.

Diamonds that Burst

In an article on the diamonds of the Kimberley mines, Dr. J. R. Sutton discusses the origin of the numerous broken fragments of diamond found in that region. One hypothesis current on the subject is that these fragments owe their condition to violent eruptive outbursts which shattered the rocks in which they occur. Another common belief is that certain classes of diamonds frequently break spontaneously. One authority states that light brown, smoky diamonds often crack on exposure to the dry air, but they will remain intact if kept in a moist place. In accordance with this notion there is a popular story of South African diamonds being sent to England inside potatoes.

WATCHES

DURING THE PRESENT SHORTAGE OF WATCH MOVEMENTS YOU CAN always depend on us to have some line amongst our complete and well assorted watch stocks that will meet your IMMEDIATE REQUIREMENTS.

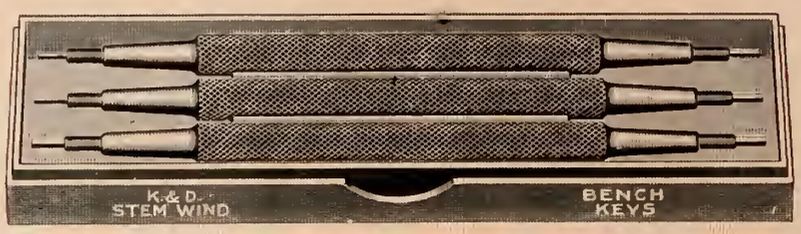
SEND TO US FOR

OMEGA
WALTHAM
HAMILTON
ILLINOIS
CIVIC
ETHIC
CHAMP
MERIC
PATRIA
SADA

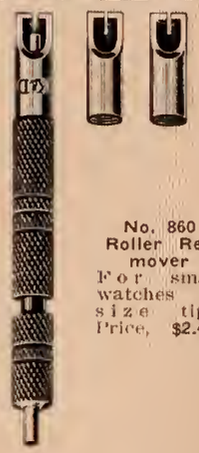
P. W. ELLIS & CO. *Limited*
TORONTO

KENDRICK & DAVIS TOOLS

No. 129—Main-spring Winder
For very small watches.
Price, $1.50.

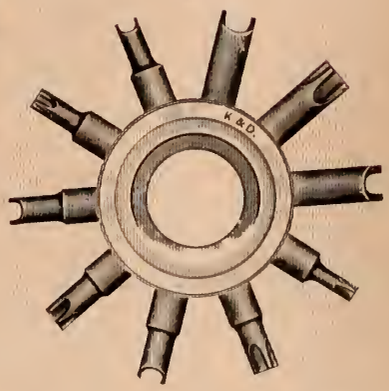


No. 63—Bench Keys—Plug Keys
Set of 3 in box. Price, $1.35 set.



No. 860
Roller Remover
For small watches 3 size tips.
Price, $2.40.

No. 100—Ring Cutter
The best Ring Cutting Tool, finely finished.
Price, $5.40.



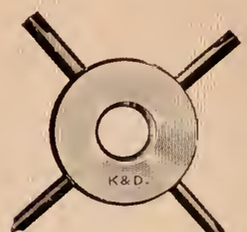
No. 145—Ten Bit Sleeve Wrench
Price, $1.65.

No. 310A
Sensible Hand Remover, Improved
Price, $3.60.

No. 150L—Roller Remover
This is without doubt the finest Roller remover made. Price, $6.60.

No. 309—Automatic Jewel Tweezers
Price, $2.30.

No. 93—Hammer
Nickel-plated, rosewood handle, 5 ounces, detachable faces.
Price, $2.00.



No. 148A—Sleeve Wrench
For small sleeves.
Price, 85c.

HEADQUARTERS FOR K & D HIGH GRADE TOOLS

P. W. ELLIS & CO. *Limited*

TORONTO

ALBERT LORSCH & CO INC.

P. W. ELLIS & CO., LIMITED
TORONTO
Canadian Selling Agents

Main Office
Lorsch Building, 37 Maiden Lane
NEW YORK

ELBICO

"*Quality Watches*" are the only ones that should find place in a Jewelry Store.

The ones we enumerate here are such, having proved their worth after a great many years of successful trial.

The "*Mars*" is made only in small Bracelet Watch sizes, 15 jeweled, 8¾, 9¾ and 10½ Ligne.

The "*Elbico*" in 0S, 12S, 16S and 18 size Standard grades.

The "*Civitas*" in 12S and 16 size, 15 jeweled, moderate price, fitting all American Cases.

The "*Hamilton*" and "*Waltham*" are Standard American Watches.

Our "Travellers" show them; and in case they do not call, write us, and we will look after you.

CIVITAS
HAMILTON
WALTHAM

Besides "Watches," we carry a general line of American and Canadian gold and gold-filled Jewelry in splendid variety.

Watch Materials
Tools and Clocks

Diamonds
Loose and Mounted

The Levy Bros. Co., Limited

HAMILTON, ONTARIO

MARS

Pushing Canes and Umbrellas

By W. B. Stoddard

"APRIL showers bring May flowers." The progressive jeweler will therefore do well to call the attention of the public at this time to his line of umbrellas for spring showers, and to canes and swagger sticks for the May flowers; in other words, to cater to the people staying north as well as to those journeying towards the sunny south. The merchant who is timely in his publicity will more than double his sales on the principle of giving the public what it wants when it wants it.

For those remaining in the north there will be many rainy days ere the flowers bloom, and a good showing of umbrellas that are at once good-looking and serviceable is sure to prove effective. Unlike many other lines advance advertising is not particularly desirable, for if the weather is good, people will not buy waterproof goods; while, on the other hand, to come upon a bright and catchy display of these articles on a gloomy, rainy day is sure to put the observer in a purchasing frame of mind.

This was the idea of a big jewelry firm in the East which, one dismal morning, flashed a window that attracted the attention of everybody that passed. The floor was covered with green felt, and in the background was hung a large plaid auto rug. In the front centre was a box covered with a crimson velvet throw, on which stood a little miss (figure borrowed from a local dry goods store), in navy blue waterproof, holding over her head a navy blue silk umbrella. Fastened to the blanket were several artificial, long-stemmed poinsettas. On stands formed by glass slabs laid on top of leather suitcases, were laid a number of tightly-wrapped umbrellas,—ladies', gentlemen's and children's—with plain and fancy handles, each group being tied together with red ribbons. Other stands of umbrellas were placed down front, and on the wall in the rear was hung a good collection of walking sticks, with wood, ivory or satin handles.

That the small town merchant can originate some catchy displays as well as his city brother was proved by the novel arrangement of W. D. Ralph, of Lone Star. At one side, hanging on a clothes tree, was a streaked and spotted suit. At the other was a freshly pressed suit of clothes and an open umbrella. A large card was suspended from the ceiling: "Which is the Cheaper?" Red arrows at either end of the sign pointed to the two suits, to which were attached cards: "This Man Carried an Umbrella." and "This Man Didn't." A card down in the corner suggested:

"Avoid Wet Clothes and a Cold. Get Your Umbrella at Ralph's."

This same firm likewise achieved excellent results from a novel little circular they had printed and sent under letter postage to a number of their patrons. It took the form of a doctor's bill:

April 25th, 1920.

Mr. Will B. Careless:
In account with the Doctor;

April 15th, one call	$2.00
April 16th, one call	2.00
April 15th, medicine	3.50
Total	$7.50

An Umbrella Would Have Saved Him This Doctor Bill. Get One at Ralph's To-day.

Service is an excellent thing to feature in connection with umbrellas and parasols, and a repair department is not beneath the dignity of a first-class store, especially in these days of soaring prices. It brings to the store many people who enter it for the first time with a repair job, and if the repair department is in the rear—the logical place, of course—it enables them on their way through the store, to observe the many different lines carried in stock, and suggests many purchases for the home or as gifts.

The largest and best-equipped jewelry store in Baltimore recently instituted a regular campaign to call attention to their umbrella repair department. They went into it with a thoroughness that characterized all their deparments, and their first adverisemen presented the new departure in a concise and business-like form:

WE REPAIR UMBRELLAS

Just because our business is large and our store first-class, don't hesitate to send your old umbrella here for repairs. Our repair business is a big item with us and we have special equipment or doing it.

Telephone Blank 5320 and we will call for, repair and return your umbrella promptly —or we will be glad to have you call personally and leave it with us when you are down town.

The next ad inserted in the papers read:

The one that you liked so much and that fits your hand so well, need not be cast aside. Let us re-cover and re-frame your umbrella, saving both the handle you like and, incidentally, some money for you.

While a third ad offered the timely suggestion:

THAT BROKEN RIB

Before it picks holes in your umbrella and utterly ruins it—telephone Blank 5320 and let us call for and repair it, returning it to you promptly.

The window that aided in their publicity campaign had in the background a number of canes and umbrellas in racks, and down in the front a broken-ribbed umbrella with several rents in the cover, and a neat, strong umbrella that looked like new. A card suspended between them, with red arrows pointing to the two, advised:

YOUR UMBRELLA WITH A BROKEN RIB

That looks like *this*, when neatly repaired by our umbrella specialists, will look like *this*.

The picture was completed by two cards, one in either corner:

Did you ever examine an umbrella, and wonder where such excellent and serviceable goods were sold? We blush slightly, but feel pretty certain that it came from Beehlers.

and:

NEVER MIND THE WEATHER

Come to Beehler's. Get one of their dandy umbrellas, select a waterproof school or shopping bag and laugh at Jupiter Pluvius.

Refining Your Wastes

You have several kinds of wastes containing Gold, Silver and Platinum, such as Sweeps, Sinks, Polishings, Filings, Scraps, etc., and you probably realize that each kind of waste requires a different treatment. For instance, your sweeps cannot be handled the same as your filings, nor can a lot of bobbing sand or pumice from a silver factory be treated the same as polishings.

Our equipment and experience enable us to treat the different forms of waste by the most modern and approved methods, and the result shows in the returns we make to you.

Try us and we will convince you.

Canadian Seamless Wire Company

LIMITED

Refiners of :

Gold Silver Platinum

198 CLINTON ST. TORONTO, ONT.

Speeding up the Sales Force

By A. E. EDGAR.

"Profit—everybody wants it."

One of the greatest sources of profit to the retailer is efficient salesmanship in the sales force. A poor salesman, one who does not secure the average of sales possibilities, who sells less than he should, may produce a loss instead of a profit. That salesman's cost to the retailer is too high.

In the last article we gave a number of percentages obtained from various sources, showing average selling costs in different lines of merchandise. At the same time we warned against taking these too seriously, because of the fact that they may have been computed in an erronious manner, or taken from reports of stores that are not in the average class at all. We are now going to show a few of the methods adopted to secure greater efficiency from the sales force, thus reducing selling costs. There is great profit in reducing all costs, especially selling costs.

Efficient Sales Force

Every progressive merchant desires to build up and retain a good sales force, knowing that the more efficient it is the more profit he will receive from their efforts. Now the best way to build up this selling organization is by co-operation. The merchant cannot expect "all" from his sales force and give nothing in return. In fact some merchants in discussing the question once said: "Retail merchants hire salesmen, expect them to increase in efficiency, but do nothing but 'scold' them, and find fault with them when they do not. These merchants try to build up efficiency through fear, when they ought to hold out the hand of hope to them and lift them up to a better plane."

The salesperson who holds his or her position through fear of the "boss" will do only as much as the boss forces him or her to do. That kind of a boss is ruining the prospects of thousands of expectant salespersons in many of our retail stores. Eventually the latter fall into the habit of doing only what they are compelled to. There is little profit in that kind of a sales person. The writer would advise any salesman who finds he is in the employ of that kind of a boss to try some other before he gets into the habit of "soldiering" and "clock-watching."

The employer must give as well as receive if he wishes efficiency in his sales force. He must not only give additional remuneration, and we will show that that is necessary, but he must give the salesman a pleasant place to work in, he must treat him as a human being, he must recognize that the salesman's task is not always pleasant, and that it is very often very exciting. The merchant must be in sympathy with his selling staff to get the most out of them.

Sales may be speeded up in two ways:

1. By increasing the efficiency of the staff.
2. By increasing remuneration, but making it dependant upon increased sales.

Although the last method is based upon the human desire for gain in the end it amounts to the same thing as the first, an increased efficiency. In the first instance, the merchant teaches and urges greater knowledge, in the latter the salesman himself recognizes this need and makes himself more efficient.

Methods of Speeding Up.

Merchants have found that a better education in methods, store policy and in knowledge of merchandise will increase sales, by making it easier for the salesman to make the sales.

Merchants who make partners of their salesmen find no difficulty in securing efficient salesmen or in keeping the loyalty of those they have. One expert estimates that about forty per cent. of possible sales are lost—that is, not made—and that about fifteen per cent. of those that are made do not produce any future business for the merchant. This latter estimate does not take into consideration transient sales, but includes only such sales as might produce a "come back," but do not. Now, as we have previously shown, profits do not accrue until sales are made. If forty per cent. of the possible business a firm can do is turned away because of inefficiency the merchant can easily see what it is costing him to have poor salesmen in his employ.

The merchant who pays salaries commensurate with the work, *and the results of the work,* will never find it difficult to secure first-rate salesmen. That is one point in favor of an adequate expenditure for selling expense. He will also recognize the wisdom of paying more—and still more—if the results in profits are in proportion.

The methods of remuneration of salesmen are usually discussed from the standpoint that the merchant does not receive enough for what he pays. In reality, if the truth were known, the merchant gets just what he pays for. That is why we are going to show how an increased expenditure for salaries will result in profit to the retailer.

Salary Basis

The following methods of paying salesmen can be found in use in the retail establishments of the country:

1. A straight salary.
2. A straight commission.
3. A combination of salary and commission.
4. A bonus according to the sales made.
5. A method of profit-sharing.

The first class, the straight salary offers no inducement for extra effort, only the fear of loosing the job holds the average salesman down to his duty. This is the common method of remuneration of salesmen. It is not the best from the standpoint of the merchant nor of that of the salesman.

The second plan is probably the least used in retail stores. This is one of the best plans for the good salesman and the "terror" of the poor salesman. When the commission is properly based it is best for both.

The third plan, a commission on top of a salary, is probably "the best" plan when the basis is properly worked out. Usually the salary is low, and is made to assure the salesman of a minimum amount each week as a drawing account, the commission being in proportion to the sales he makes.

The fourth plan, a bonus according to the sales made is a good incentive towards increased efforts to make the sale which results in strict attention to the work in hand and in increased sales. In some stores ten per cent. of the sales are divided among the sales force in proportion to the salaries drawn. Usually there is a quota set for the sales and unless they reach this quota there is no bonus. This has its beneficial effects—provided the quota is not set too high.

Mr. Canadian Jobber
Buy Canadian Jewelry
Help Canadian Industry

WE EMPLOY HUNDREDS OF CANADIANS IN THE
LARGEST JEWELRY FACTORY IN CANADA

We Make The Snappy Link In All Qualities

The Snappy Link Does Not Come Apart By Accident

MADE IN CANADA

WE ALSO MAKE:

MEN'S BELT BUCKLES, "MARSH PATENT"

EVERYTHING IN JEWELRY AND NOVELTIES
IN ALL QUALITIES, INCLUDING
SOLID GOLD AND PLATINUM

SOLD THROUGH WHOLESALERS ONLY

OUR REPRESENTATIVE, MR. P. H. WALKER, WILL CALL

Canadian Peerless Jewelry Co., Ltd.

HEAD OFFICE AND FACTORY

Sherbrooke, Que.

Toronto Office :
408 Kent Bldg

There are other methods of profit-sharing almost too numerous to mention in detail. We might give one or two to show the more common methods. One store gives its employees an insurance policy, the amount payable at death being according to the length of service. Another gives the employees the privilege of buying stock in the business on very liberal terms and easy payments. Others go further and pay for the stock for the employees, out of bonuses that would otherwise probably not be given.

Salaries, like everything else, are subject to the supply and demand for labor. This is not as it should be. No person should be asked to work for less than a living wage. A minimum wage set by the government is not beyond the possibilities of the near future. This will fall more heavily perhaps on some classes of retailers. The only relief for these is to educate the selling staff to greater efficiency and thus reduce the selling cost that must be paid.

While a minimum wage may be set by the government, except in some classes of stores, this should not be the minimum paid. Knowledge of selling methods and merchandise must be paid for. If this knowledge is not thought worthy of remuneration the standard of the trade that does not recognize it will be lowered.

A "Commission" Plan

The following plan for increasing sales and salaries is offered for consideration to those interested in increasing both, or even one of them, for the plan will increase the other if one is increased.

If the business is a large one and is divided into departments use the department salaries and sales as the basis. If the business is small and not departmentized the individual sales and salaries can be used as the basis for figuring.

First, find the per cent. cost of salaries to sales for the past year.

Second, use the past year's sales as this year's quota.

Third, use the average per cent. of cost for sales for last year as the amount to be paid the department or individual in bonuses for increased sales above the quota.

This system is fair to both retailer and salesman. It is an incentive for increasing sales, hence profits. Here is an example:

Salaries last year, $3,000. Sales last year, $30,000. Salaries cost ten per cent of sales. Last year's sales, $30,000 are to be the quota for the sales this year. If this year's sales amount to $40,000 there is an increase in sales of $10,000. Ten per cent. of this is $1,000. This is to be the bonus divided among the salesmen according to the increase they have made over last year's sales.

This plan pre-supposes a knowledge of each salesman's individual sales. If this is not known the plan can be changed in the following manner: Instead of dividing the $1,000 in proportion to the increase each has made in the sales, divide it in proportion to the salaries paid to each. This is not quite fair as the other method, but is not unfair, because the salaries paid to the sales people will usually be found to come somewhere near the fair amount of remuneration each should have, in relation to each other. This plan takes the place of individual raises in wages, although any adjustments found necessary should be made. The sales person has a chance to increase his own salary by increasing his sales.

This plan is in use in many stores to-day, sometimes with modifications that do not effect the working out of the results under the plan. In one store where it was in use for a year the retailer made the following estimate of its value:

"By this system, every employee is placed on an absolutely even basis with every other. To each individual receiving a given salary is assigned a certain total volume (quota) sales, which represents the standard which may be fairly expected. On every dollar of sales exceeding this standard, (quota) a fixed percentage is paid to the sales person.

"Experience has already shown that this new profit-sharing system—the result of careful study—is fair alike to the three factors involved: the public, the employee, the employer.

"To the public it means better service—service from enthusiastic instead if indifferent sales-people.

"To the sales-people themselves it means equality of opportunity; an increased compensation strictly proportionate to the increase in sales.

"To the management it means larger volume of sales, a better satisfied public, more loyal and enthusiastic employees—and all by a system economically sound, a system which is not philanthropy but business, and a mighty good business at that.

The first year's trial has proven it a success. Inefficient sales-people have been weeded out. Efficient sales-people are increasing their efforts to sell and to please more customers. The public is satisfied. The management is gratified. Everybody's happy."

Stimulus to Ambition

Let the retail merchant just sit down and think for a moment over the out-look of his salesmen. What prospect have they to increase their financial state in his store? Is it not a rather gloomy out-look for the salesman? Long hours and no prospect of any increase in remuneration beyond what can be squeezed out of the employer. A few dollars a week at most in the hey-day of the salesman's efficiency. A dismal old-age as a has-been awaits him if he remains in that store. There is only one bright oasis in his hope for the future. He hopes he may some day own a store of his own. Can he ever hope to save enough on the pittance he receives for his week's labors?

Is it any wonder that the retail store is not filled with bright, ambitious and hopeful men and women? Those with any ambition at all will get out of the store as soon as they learn its limitations. That increases the merchant's trials and his losses, or at least, prevents the making of as much profit as he should.

It would be a different picture to look upon if the salesman could see himself prospering with the owner of the store. In other lines of business, manufacturing for instance, the employee has a chance to rise with the success of the firm. Here there are many openings that will be filled by the employee as they increase in usefulness. In the average retail store these opportunities are few and far between.

Now, this is not a brief for the sales-person, although it will prove helpful to some of them we hope, through the awakening intended for their employer.

Make the employee a partner in the firm by giving him a share of the profits of its success and you make that success practically sure. Not only will sales be increased at no actual increase in cost, but other costs will be reduced through increased turnover and by increased efficiency in management of the business and in decreased waste.

Pay more, speed the sales, increase the profits. That is the logical order for ordinary business problems. Instead of that we offer *a plan that increases sales first,* increasing the profits at the same time and gives additional remuneration last of all. Think this over.

Celluloid Buttons

THE celluloid buttons shown on this page illustrate only a few of a great number that have met with popularity.

Our equipment for the manufacture of these buttons is most up to date and enables us to turn out these goods at exceedingly low cost.

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Discount and Usury

SOME spicy comment concerning the practice of giving large and variable discounts is contained in a recent issue of "Fair Play," a publication issued by M. M. Cohen and William Ogilvie of Toronto. The writer of the article takes the attitude that these so-called "discounts" are frequently only camouflaged usury. To quote him in part:

Under the Canada Usury Act, interest charges on amounts under five hundred dollars are limited to twelve per cent.

This Act was not intended as a basis of commercial credit, but as a protection against loan sharks.

In most Provinces in Canada where no interest is agreed on, it is limited by law to five per cent. per annum.

The rate of interest recoverable by chartered banks is seven per cent.

Interest is the price paid for credit.

Under the disguise of discount, many of the wholesalers of Canada do charge their customers at a rate almost four times legal bank interest.

In speaking to one of the leading wholesalers he denied that this discount was other than an inducement to the retailers to make prompt payments.

I state as a positive fact, based on personal knowledge, that the retail jewelers of Canada need no inducements to pay promptly.

What they often need, however, is the money.

This wholesaler's statement was insulting and untrue.

It would mean: "You owe me one hundred dollars. If you pay me in ten days, I will take ninety-four."

Now, is the real debt one hundred dollars, or is it ninety-four?

As a matter of fact, it is ninety-four dollars.

If it were otherwise, the man who paid in ten days would only be settling his debt ninety-four cents on the dollar.

The six dollars is interest, or money paid for the use of credit, and as such this constitutes usury.

As an inducement for prompt payment, discount is a

If a merchant who is generally known as "slow pay" has two debts coming due and has sufficient funds to meet one, and if he is offered a large discount as "an inducement" by one of his creditors to pay up, and the other has had a lawyer's letter written threatening suit, the lawyer's letter will land the money.

The selling of goods on long terms, followed by usurous interest for accommodation, particularly where no accountancy system exists to enable the dealer to efficiently anticipate payments, has caused untold misery.

Men, through self-denial, through granting their families barely enough to subsist, have built on the sand small mounds of profits only to find the waves of usurous interest and exchange have washed them away.

They could not get ahead because after their overhead expenses were paid there was not enough left to satisfy the demands of the interest-grabbing wholesalers.

Here only the other day one of my clients mailed his cheque a few days late.

A charge back was made equal to thirty-five per cent. per annum.

One wholesaler who made a charge back at the rate of sixty per cent. per annum calls it a matter of principle.

I have great admiration for principle, but not when it coincides so closely with self-interest.

I should not boast of a principle which consists of grabbing everything grabbable regardless of the fundamental principles of justice and brotherhood.

I by no means justify the retailer's buying goods, which he has no reason to believe he can pay for when payment is due, but this in no way excuses the wholesalers' sending out their little Johnny Sunshines inducing the purchase of goods yielding originally often exorbitant profit, followed by usurous interest on a debt which Mr. Johnny Sunshine and the house for which he works knew at the time the sale was made could not be paid for at maturity.

The sooner business is put on a cash basis, the better for all concerned.

I am asked, if that were the case how could a man start in business for himself without considerable cash?

Quite simple!

The wholesalers are dependent on the retailers for their continued existence.

If a young man without sufficient cash desires to start in business, let him go to the wholesaler and in a business-like way state what credit he needs, and in consideration of the wholesaler's extending this credit, such retailer will confine his purchases as far as practicable to such wholesaler.

Let this credit be extended at such a rate as not to handicap the beginner too much.

It certainly should be at cost.

The wholesalers are vendors of merchandise, not of credit.

They grant credit to assist in merchandising, and if they do so at usurous rates they are simply a combination of merchants and loan sharks, the same as in the old "wet days" hotelkeepers united such with booze selling. The booze end of their business completely discredited their highly respectable business of hotelkeeping.

The stand I take in the matter of credit, viz., what is at present used shall be continued at cost to the wholesaler, and cash shall be paid for current purchases is welcomed by most of the wholesalers who recognize the principles I have set forth as just and humane.

There are others who resent it as interfering with their private graft.

Now, "Fair Play" gives fair notice that if this practice of charging any old interest is considered right by these few, they will be proud to have it known, and "Fair Play" will give them the publicity free of charge.

The first step to efficiency must be the placing of financing on a solid basis.

The wastage of high interest and exchange charges must be removed. The drain on time and energy of the present system must be stopped and a wholesome system of financing established.

The business world is progressing.

The standards of honesty are arising slowly but surely.

The silverware people presented new terms taking effect the first of this year, worthy of commendation.

2 per cent. 30 days, net 90 days, interest at the rate of 6 per cent. thereafter.

Every house granting an extension of credit should be made by law to state the rate of interest charged, and the actual cost of exchange.

Every merchant, before he signs a renewal note, should demand a statement showing exactly how these charges are made up.

One large wholesaler admitted that he varied his rate of interest.

If a debtor failed to write, he added on the "limit," and drew back on thirty days.

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The so-called white 14K Gold Jewelry that has been given what is called a "Platinum finish," which is being offered for sale (with the inducement that it "costs less"), has never given satisfaction. That finish will not last. Therefore, while the initial cost of such jewelry may be a trifle less than jewelry made of

David Belais' 18k White Gold

(the Gold you do not have to plate to make White, and is guaranteed not to oxidize or change color),

The Net PROFITS may be LESS

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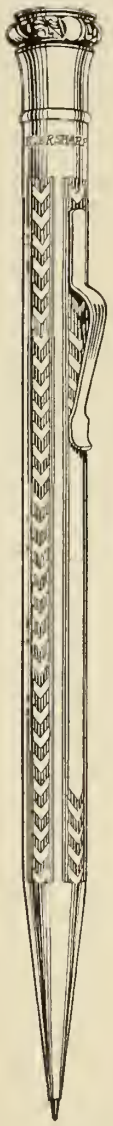

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Mainspring Attachments

By Francis R. Bentley.

COIL friction cannot be eliminated, but many attachments have been devised to reduce it and yet afford a sound and simple hooking.

While most workmen are satisfied to judge the length of a new mainspring approximately from the number of coils it makes in the barrel and the space it occupies, for anyone who wishes to do so it is an easy matter to figure out the exact length that a spring of a given thickness should be, in order to secure the greatest number of turns of the barrel between up and down.

This, of course, applies especially to watches of other than American manufacture to watches for which mainsprings accurately gauged to fit the the particular style and grade of movement in hand are not available. In the case of American-made watches it is only necessary, as a rule, to use genuine material and then make sure that you select the proper spring for the movement in hand. Nothing could be much simpler than this.

SPACE THE MAINSPRING SHOULD OCCUPY.

In regard, however, to movements for which everything is not just ready to put together, we have seen that a mainspring of correct length should occupy one-half the area of the available barrel space, and the diameter of the barrel arbor equal approximately one-third the diameter of the barrel. Now area is equal to radius squared, multiplied by 3.1416, which is the relation between the diameter of any circle and its circumference, and if we measure the interior diameter of the barrel in millimeters and divide by two, we obtain its radius. .

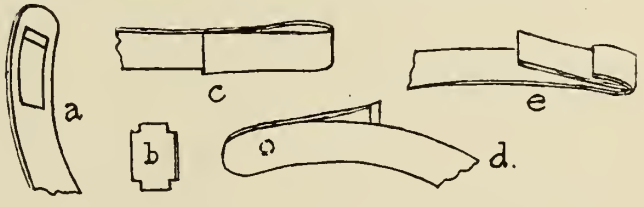
From the whole area of the barrel we must subtract the area occupied by the barrel arbor, which is arrived at in exactly the same way as the area of the barrel itself, and we have then the total available space in the barrel. This divided by two gives the area that should be occupied by the mainspring, and if this again is divided by the thickness of the spring and by 25.4—the number of millimeters in an inch—the result will equal the correct length in inches of the required mainspring.

Based upon this calculation and the thickness of different strengths in relation to barrel diameter, it is possible to construct a handy table of reference with the help of which the correct length of any required spring can be arrived at exactly, with only a moment's figuring.

We have referred to some of the attempts made from time to time to secure uniform power. Some of these proved entirely unsatisfactory and others only partially successful. We have also referred to that coil friction that results from the rubbing of one coil of the mainspring upon another in the process of winding or unwinding. To do away entirely with this coil friction is impossible. In order to reduce it as far as possible, resourceful workmen have resorted to many expedients. Tapered springs —increasing or decreasing in thickness from the central to the outside coils—have been experimented with again and again. An almost endless variety of mainspring attachments also have been devised. Of the many forms commonly met with in Swiss work several are shown in the accompanying illustration.

MANY FORMS OF MAINSPRING ATTACHMENTS.

The ordinary "Geneva" hooking is shown at a. Used in connection with the simple hook in the barrel, this is the characteristic Swiss attachment; and on account of its simplicity, the ease with which a new mainspring can be fitted, and the good results obtainable with or even without stopwork, it is used more often probably than



Some common forms of mainspring attachments.

any other in going barrel watches. In the excellent attachment of the old English fusee watch, a hook, usually rectangular in form, is rivetted to the spring itself and fits a corresponding slot in the rim of the barrel. This forms a "rigid attachment." By its means the outer end of the spring is held firmly against the barrel, preventing its coils from being pressed too closely upon one another in winding, securing a good development in unwinding, and thus, as far as possible, reducing coil friction. But the English hooking requires careful fitting if it is to be satisfactory, and fitting takes times as well as skill. As distinguished from the old English form the Swiss hooking is a "yielding attachment." With such an attachment the outer coils of the mainspring not being held rigidly against the barrel offer less resistance, yielding under strain the eye of the spring really turns a little upon its hook in the barrel, and as winding proceeds the spring goes over in a mass to the point of least resistance.

STOPWORK AND THE PIVOTTED BRACE.

As to the relative merits of a "rigid" and a "yielding"

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attachment there has been a good deal of controversy. There is no question, however, that on account of simplicity, if for no other reason, a yielding attachment is the most popular for all kinds of work; and the results obtained when a barrel and spring of proper proportions are employed with such an attachment, leave little to be desired. In high-grade Swiss work, however, stopwork is used almost invariably, and often, although the regular mainspring hooking is retained, its action is modified by the introduction of a curb or brace, as shown at b.

This is a small steel piece equal in length to the outside depth of the barrel, a little thicker than the thickness of the spring, and shouldered at each end, the shoulders exactly fitting rectangular slots milled in the cover and bottom of the barrel to receive them. The brace is usually placed at nearly one-quarter the circumference of the barrel, reckoning from the barrel hook, and the outside coil of the spring, being thus enclosed between the brace and the rim of the barrel, the advantage of the more rigid attachment is thereby secured.

At c, d and e are shown three common forms of attachment. The first two are usually found in cheap work or in small watches having a narrow spring, and call for no special description. The softened end of the spring is merely bent back to form a hook in the first case and the hook, consisting of a short length of spring, is rivetted to the spring itself in the second. The third form, in which a short separate length of spring is inserted into a hook bent upon the spring itself, is an excellent attachment for a watch without stopwork and is used in some of the makes of Swiss movements designed for railroad service. We shall refer to this form again later.

Escapement Matching

By A. E. Garnsey, Sandford, Maine.

THE term "escapement matching" is applied to the work of bringing the several component parts of the escapement into perfect working order with relation to each other; or, in other words, to making the changes necessary to produce the proper lock, draft, drop, slide, fork-length, let-off, etc.

It is difficult to give in writing a comprehensive idea of how to match an escapement; in my opinion the best way to learn to do this kind of work is to be under a competent instructor for a while.

It is not as difficult to do the work itself as it is to determine correctly what to do in order to bring about the best results, and to know when the escapement is in a proper condition. I will try, however, to give a few practical hints upon the subject which will be useful to those who do not thoroughly understand it.

TEST SIDE SHAKES, ENDSHAKES AND LOCK.

The first thing that should receive the workman's attention will be the pivots on the balance staff, pallet arbor, and escape pinion; see that they are perfectly straight and that they fit properly in their jewel holes. It is quite essential that the pivots should have some side shake, but too much is liable to cause uncertainty in the action of the escapement.

A sufficient amount of side shake is .01 mm., and it should not exceed .015 mm. The amount of endshake should be .02 to .05 mm. As soon as you have made sure that the above mentioned points are correct you are ready to try the "lock" and the "drop." Now, put in the balance. Try the lock by rotating it slowly till an escape tooth drops onto one of the pallet stones; then turn the balance back and try the lock on the other stone in the same manner. The lock should be equal on both stones, and should approximate about one-thousandth of an inch. Instead of such a measurement you may use the thickness of the pallet stone for comparison and obtain practically the same results, by making the lock equal to one-tenth to one-eighth the thickness of the stone.

CONSIDER ALL CHANGES CAREFULLY.

If the pallet stones are to be moved in order to change the amount of lock, it is very important to consider first what will be the effect of a certain move in addition to changing the lock. The drop, for example, is affected very rapidly by moving the discharging or L stone. Hence, if the drops are equal, we should make the change in the lock by moving the receiving or R stone. If the lock is too deep, and the drop is the largest on the outside—or too much outside shake—the discharging or L stone should be moved. If the lock is too deep, and the drop is the largest on the inside—too much inside shake—it is necessary to move both stones. Move the discharging or L stone out a small amount and move the receiving or R stone in until the lock is correct.

It is well to bear in mind that you can change the drop to a certain extent by spreading the stones or closing them together in the pallet, as there is nearly always some room allowed for the shellac used for holding the stones. Spreading the stones increases the drop from the receiving or R stone to the discharging or L stone, and decreases the drop from the discharging or L stone to the receiving or R stone.

Closing the stones has the opposite effect; hence a change made in this way, may make the necessary correction with a very slight movement as its effect is always multiplied by two.

The moving of a pallet stone in or out in its slot will also affect the draft feature of the escapement. This is a point which must always be kept in mind when making a change in the position of the pallet stone. The effect of moving the R stone out is to increase the draft on both stones, whereas if the L stone is moved out and the R stone moved it, it will decrease the draft.

BANKED TO DROP.

Now set the bankings so that the fork will be arrested at the instant the escape tooth drops on each stone. This is called "banking to drop." Try the lock and drop on every tooth in the escape wheel to ascertain if the escape wheel itself is true. The best way to make this test is to put in the balance, move it slowly with the finger and observe the pallet action through the peep holes in the lower plate. Try the jewel pin action. The fork should swing an equal distance to each side of a line drawn from the center of the pallet arbor to the center of the balance staff when the pallet is banked to drop.

If we find by rotating the balance that it moves farther on one side than on the other, or that the jewel pin just clears the fork horn on one side and does not on the other, it will be necessary to bend the fork close to the pallet, or swing it on the pallet steel if the parts are separate, a

E

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sufficient amount to bring it in line and just let the jewel pin pass out. This is called "adjusting the let-off."

IS THE FORK TOO LONG OR TOO SHORT.

The test for the fork length is that it should allow the jewel pin to pass out on both sides when the pallet is banked to drop. This is the maximum length allowed for the fork. The test for a short fork is to move the balance so as to unlock the pallet, then reverse the motion and see that the pallet is carried back safely to lock by the jewel pin. This should be tried on both pallet stones. It is customary to try the shake of the fork when the center of the jewel pin is opposite the corner of the fork, and not allow the pallet to unlock from this shake. Now try the shake of the jewel pin in the fork slot, which can be done by bringing the jewel pin in line between the balance staff and pallet arbor and, while holding the balance in this position, try the shake with the pointed end of a piece of pegwood. The shake should be about one-thousandth of an inch, or in other words, the jewel pin must be one-thousandth of an inch narrower than the fork slot.

The safety action is also adjusted while the escapement is banked to drop. The guard pin should be made just barely free when the fork is against the banking, and this should be tried carefully on both sides. If this is done correctly the roller will have the necessary clearance when the bankings are opened to allow for the slide, which should be about the same amount as the lock.

Practical Correspondence

Solutions of Problems and Difficulties met with by our Readers

REMOVING PIT IN CAP JEWEL.

Question.—I often come across a cap-jewel worn into quite a little pit in the center, at the point where the balance staff pivot rests. Is there any way to take out this pit when the cap-jewel is in a brass setting, or do you think it makes any difference to the going of the watch anyway?

Answer.—A pitted cap-jewel seldom causes a watch to stop, but it will surely affect its going so far as time-keeping is concerned. If you expect a watch to give a good account of itself a pitted cap-jewel should be removed. This may be accomplished very quickly—in less time than it takes to write about it—by means of a tortoise shell or box-wood lap charged with fine diamond powder and running at high speed in the lathe. Cement the jewel and setting, just as it is, securely to the flattened end of a piece of pegwood; apply it carefully to the revolving lap in such a way that the whole surface of the jewel will bear flat against the lap, and working in this way it will be only a very short time before the pit will be ground out.

When the pitting is very deep it is advisable to fit a new jewel outright, for grinding, of course, reduces the thickness of the entire setting.

TO REMOVE SOFT SOLDER.

Question.—Through "Practical Answers to Practical Questions" will you please give a simple method of removing soft solder from jewelry in order to get the work in shape for proper repairing?

Answer.—For anything of higher quality than 12k. gold, nitric acid may safely be used to remove soft solder. For general use, however, the following formula is usually followed: Take 2 oz. of green copperas and 1 oz. of saltpetre and crush them to a fine powder; add 10 oz. of water and boil for some time in a cast-iron saucepan.

On cooling, the solution will become crystallized, at least in part. Pour off any portion that has failed to crystallize and re-boil it; upon cooling further crystallization will result.

Now, to one part of the crystals add eight parts of spirits of salts, allowing the crystals to dissolve in a crock or "pipkin." To this solution add four parts of boiling water and keep hot. Immerse the work from which the solder is to be removed and in a short time no trace of it will remain. The color of the work will not suffer in any way.

CORRESPONDENCE COURSE IN ENGRAVING.

Question.—I am considering giving my staff a course of engraving. Will you kindly advise me if there is anyone who would give a correspondence course of engraving?

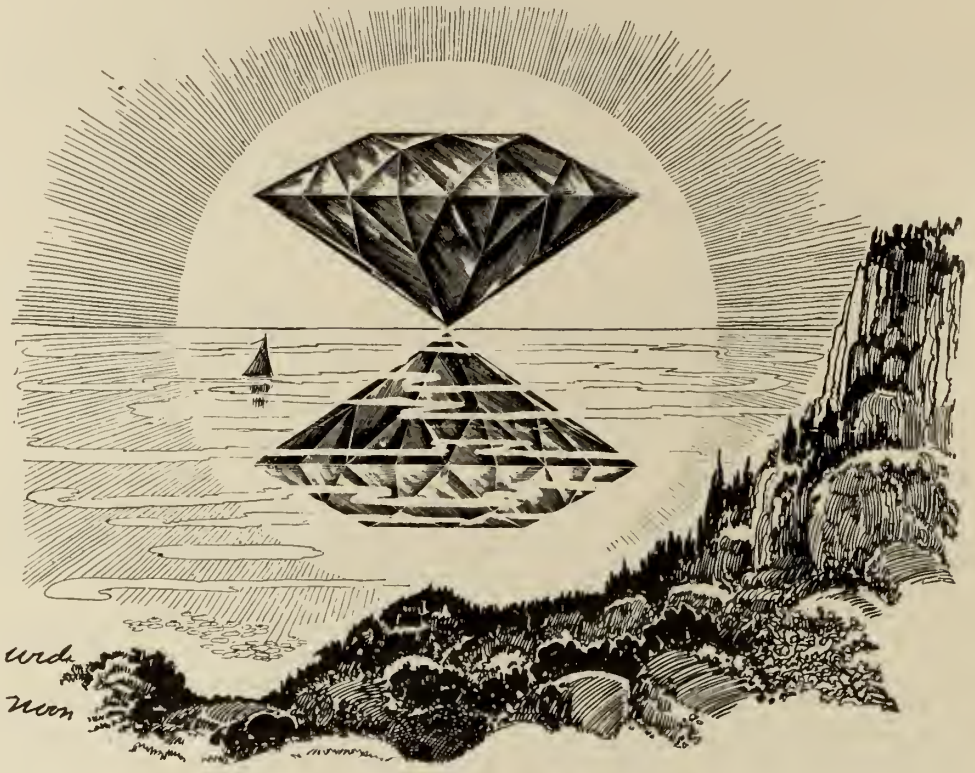
Answer.—Probably you could not do better than write the Winter School of Engraving, 4624 Sheridan Road, Chicago, Ill., for particulars of its special correspondence instruction. The head of this school is himself an expert engraver of long experience and he has written and copyrighted a book of instructions designed especially for correspondence instruction, a text book that makes the work as simple as it can well be made in this way. A letter addressed to the school will doubtless bring full particulars of the course.

BOOKS ON JEWELRY MAKING.

Question.—Can you recommend any book that would be of use to me in making jewelry by hand during my spare time?

Answer.—The best small book that meets the requirements you have stated is "Hand-wrought Jewelry," by H. R. Sorensen and S. J. Vaughan, published by the Bruce Publishing Co., Milwaukee, Wis. It contains about 100 pages and is fully illustrated. We are not sure of the price, but believe it is not more than $1.00 or $1.50. It is a thoroughly practical book, however, is written by practical men, and describes in detail the actual making of jewelry from the very simplest processes to the working out of complicated designs and the mounting and setting of precious stones. A jeweler's bench and the tools required are first illustrated and described, and throughout the book illustrations are freely used whenever they may help to clear up a difficulty or place directions beyond the chance of misunderstanding.

Another excellent work is "Silverwork and Jewelry," by H. Wilson, published by D. Appleton & Co., New York, price $2.00. This book contains nearly 500 pages and more than 250 illustrations. Commencing with tools and materials, it leads from branch to branch of the work up to the most delicate and highly finished products of the craftman's workshop—wire drawing, soldering, repousse work, chasing, hammer work, the making of settings, rings, necklaces, brooches, bracelets and all the various forms of jewelry. Either of these books you could no doubt obtain by ordering through your local bookseller.



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TRADE NEWS OF THE MONTH

MR. AND MRS. MYERS CELEBRATE.

One of the most brilliant social functions in Winnipeg during the month of January was the silver anniversary of the wedding of Mr. and Mrs. A. W. Myers. The original costumes worn by the bridal couple twenty-five years ago were again worn for this occasion, and no one who noted how lightly that long interval has dealt with this devoted couple could by any stretch of the imagination claim that marriage is a failure. Appearances at least in this case would seem to show that it has been one continuous honeymoon.

The celebration was held in Manitoba Hall, Winnipeg, which became a necessity because of the popularity of the couple and the many who wished to join in the day's felicitations. The assembly room was converted into a most attractive banquet hall. From a decorative point of view it is doubtful if the splendid lay-out has ever been surpassed in Winnipeg. Two hundred guests taxed the seating capacity to the limit, and from every angle the delightful gathering passed off without any hitch whatever. The numerous congratulatory messages to Mr. and Mrs. Myers were as magnanimous as they were sincere. A feature was the reading of some 134 telegrams and cablegrams from many friends in the East and abroad. Numerous costly presents graced the occasion.

Mr. and Mrs. A. W. Myers, of Winnipeg, who celebrated their silver anniversary of their wedding with great eclat recently.

The tables were laden with flowers, those of the head table consisting of white roses. On others the carnation predominated. The effect was most striking, as the roses ranged from American Beauty to the pure white. From the ceiling a canopy was hung, constructed of hundreds of roses and several thousands of violets.

Among the distinguished guests present, who later joined in the speechmaking, were Herbert J. Samuels, R. L. Richardson, M.P., Mayor Gray, A. E. Rowland, R. S. Robinson, S. Hart Green and M. Steinkopf, of Winnipeg, all personal friends of the host.

Mr. and Mrs. Myers were married in Brantford, Ontario, in 1895, the bride at that time being Miss Lena Simons, and daughter of I. Simons, now a merchant in Alexandria. In those days Mr. Myers was in business in Toronto and Montreal, with headquarters in the Ontario Capital. In fact, the Montreal firm name was the same as the trade has connected Mr. Myers with in Winnipeg during the last twenty years—the Canadian Jewelry and Importing Co., a large wholesale concern. A brother, S. P. Myers, is still in the same line of business in Montreal.

Mrs. Myers was very charming in her original robe des noces of pearl grey corded silk and duchess lace. A beautiful coronet of diamonds and pearls was worn, and the handsome bouquet consisted of American Beauty roses.

Among relatives and intimate friends of Mr. and Mrs. Myers present from a distance were: Mr. and Mrs. R. Myers, Seattle, Wash., U.S.A.; Mr. and Mrs. E. M. Kapstein, Boston, Mass.; Mr. and Mrs. E. Robinson, New York City; Miss Curovitch, Chicago; Mr. A. Rosenbaum, London, England; Mr. and Mrs. Z. Franks, Vancouver, B.C.; Mr. and Mrs. L. I. Pullen, Toronto.

Members of the trade in Winnipeg and Western Canada present as honored guests included: Mr. and Mrs. J. L. Rill, Mr. A. E. Rowland, Mr. and Mrs. L. H. Levi, Mr. and Mrs. C. H. Budd, Mr. and Mrs. Steiman, Mr. and Mrs. D. Eastman, Mr. and Mrs. Fred VanCamp, Mr. and Mrs. S. E. Coone, Mr. and Mrs. F. E. Dudley, Mr. and Mrs. R. Lewis, Mr. and Mrs. A. S. Leete, Mr. and Mrs. J. McLagan, Ex-Mayor and Mrs. R. D. Waugh, Mr. and Mrs. A. Cummings, Mr. and Mrs. M. H. Saunders, Mr. and Mrs. W. C. Jarvis, Mr. and Mrs. J. E. Burrill, Mr. and Mrs. F. A. Cameron, Mr. and Mrs. G. F. Johnston, Mr. and Mrs. W. R. Armstrong, Mr. and Mrs. N. Andrew, Mr. and Mrs. R. A. Suddaby, Mr. and Mrs. F. Druxerman, Mr. W. H. Patterson, Mr. and Mrs. David Berman, Mr. and Mrs. F. Hazelton, Mr. and Mrs. C. G. Schaffter, Mr. and Mrs. F. Kerr, Mr. and Mrs. R. Kershaw, Mr. and Mrs. A. C. Merritt, all of Winnipeg; Mr. and Mrs. F. J. Wilson, Moose Jaw; Mr. and Mrs. W. G. Watson, North Battleford.

Owing to a state dinner, Sir James and Lady Aikens, of Winnipeg, were unable to be present, but sent a very nice message of regret. Among those from a distance unable to attend, from whom congratulatory telegrams were received, were: Mr. Julien Schwob, of Montreal; Mr. H. Saunders, Toronto; Mayor Geo. Simon, of Alexandria, Ontario; Mr. and Mrs. J. McKnight, Toronto; Mr. Adam Schwab, of New York; Mr. and Mrs. A. Falle, of Montreal; Mr. L. Eppenstein, Elgin, Illinois.

BRITISH COLUMBIA.

Two trays of diamond rings, "cheap stones" of the value of something like $1,000, passed through a large hole in the corner of the South window of O. B. Allan's store on Granville Street, Vancouver, about four o'clock the other morning. No trace of the thief has yet been found.

Despite the fact that half-a-dozen men were working in the lane about fifty feet from the store, these men heard no disturbance until the arrival of the police. It was, apparently, from a pile of paving material in the lane, near which the men were at work, that the stone which the thief used in smashing the window was taken. An employee in the white Lunch, almost directly opposite the Allan store, was washing the window of the restaurant at the time of the robbery but stated that he had neither seen or heard the robber at work. These facts puzzle the police considerably. The loss is covered by insurance.

Mr. Allan was soon on the scene, and stated that the value of the rings was estimated to be slightly over $1,000. The robbery was carried out much in the same manner as that at Hughes Bros., two blocks further up Granville Street, a few weeks ago.

Carl Austin was one of our latest visitors in Vancouver, and he reports business very fine all through the West. Mr. Austin was featuring the fine line of white ivory which his firm has lately commenced manufacturing.

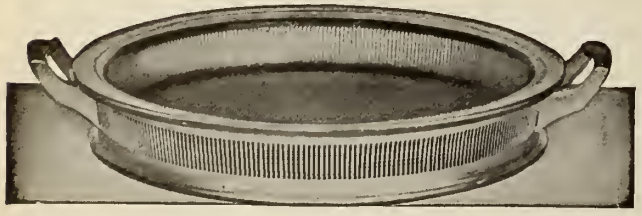
IF YOU NEED LEGAL ADVICE
GO TO A GOOD LAWYER
He is a Specialist in his line

We are chain specialists and for that reason can serve you better than if we were making a general line.

If you need a foot or a mile we will gladly supply you.

ELECTRIC CHAIN CO. OF CANADA, Limited
RIVER STREET, TORONTO

CASSEROLES
No. 2747—7" Round No. 2758—8" Oval
No. 2748—8" Round No. 2779—9" Oval



No. 181 Pie Plate

This Trade Mark MID-SIL-CRAFT E·P· N·S· *Guarantees The Quality*

The Charm of MID-SIL-CRAFT Design

HE finest qualities of the silversmith's art plus unusual manufacturing efficiency uphold the prestige of the Mid-Sil-Craft trade mark.

The Middletown Silver Co., makers of Mid-Sil-Craft Silver Plated Tableware, are also the largest manufacturers of silver plated frames for Pyrex Cookingware.

Advertising in such magazines as Good Housekeeping keeps thousands of women acquainted with their product.

The Middletown Silver Co.
MIDDLETOWN, CONN.
Canadian Showroom and Sales Agents
John Round & Son, Limited
51 St. Paul St. W. Montreal

The British Columbia Government has issued a proclamation that a weekly half-holdiday will be obtained at Smithers. Thursday afternoon will be the holiday.

Saying that "dope" had been his downfall, D. Raymond pleaded guilty to entering, with intent to rob, the jewelry store of Harry Pickering, Granville Street. Raymond was given a sentence of twenty-three months at Oakalla.

Messrs. Tod & Manning report very good business, with only a slight falling off in the early days of March.

Mr. Fraser, of the Canadian Wm. A. Rogers, Limited, is back in Vancouver from a visit to the prairies. Mr. Fraser has charge of the Western Canadian territory.

Mr. Walton, of the Meridian Britannia, Hamilton, was also calling on the trade during the month.

Many in the trade will be sorry to learn of the death of Leonard Patterson, who was for about four years in the employ of O. B. Allan, jeweler, Vancouver. Mr. Patterson was a young man of splendid ability and character, universally liked by both the staff and patrons of the Allan store. Latterly he had gone into the cigar and tobacco business, taking over the Grotto Cigar Store on Granville Street only a short time ago. He was stricken with pneumonia; apparently getting the better of the malady, he began to improve but a relapse set in and he passed away very suddenly. Deceased, who is survived by a widow and young son, took a very active part in athletics and was recognized as one of the ablest and cleanest sportsmen on the coast.

E. Bramblett has purchased the business of W. Hooper at 706 Hastings Street West. Repair work is featured largely in this store.

Robert Macdonald reports that repair work, especially on watches, is piling up so rapidly that it is absolutely impossible to keep pace with it. He has issued an urgent call for a skilled watch repair man, and is living in hopes. Sales, too, at the Macdonald store, are keeping up wonderfully well, and there is no doubt that the bright, nifty window displays have a great deal to do with the business.

Mr. Alsworth, of the Julian Sales Leather Goods Co., was a visitor to Vancouver during the month.

R. H. Fairley, of the British Columbia branch of the Retail Merchants' Association, reports as the result of an organizing trip up country that has secured eight new members in Cranbrook. A very successful meeting was also held at Merritt, following which it was decided to organize as the Nicola Valley branch of the Retail Merchants' Association, with headquarters at Merritt.

S. Gintzburger, local consul for Switzerland, states that the fourth annual Swiss International Fair-Exhibition will be held at Basle from April 15 to April 29. A number of British Columbia business men have signified their intention of visiting Switzerland on business during the present year.

The store of O. B. Allan offered a splendid showing of the new vogue in wedding rings. Some fine patterns were shown in chased gold and in diamond-set wedding rings, and the display was much admired.

Considerable interest is being manifested locally in the coming celebration of the 250th anniversary of the Hudson's Bay Company. A big pageant will feature the celebration in Vancouver, and already twenty-four local societies have endorsed the project. It is expected that more than 180 characters will participate in this pageant of the ages, which from an historical and educational viewpoint will be the most important ever attempted in the Dominion. The Hudson's Bay Company are spending about a quarter-of-a-million dollars. The display work for all of the company's stores in Canada, has been placed in the capable hands of C. O. Greer, local display manager of the Hudson's Bay Company.

Mr. J. W. Duncan of the firm of Mitchell & Duncan, Limited, Victoria, B.C., left last month on an extensive trip to Europe. Mr. Duncan expects to be away for about two months.

QUEBEC.

With cheques in his possession aggregating a sum of $58,000 signed by one Van Ripen and made payable at the First National Bank, New York, a young man giving his name as Francis Payzan was arrested in the jewelry store of G. Seifert and Sons, Quebec City, last month.

Payzan, who is a stylishly dressed young man, was looking at engagement rings and selected a platinum ring set with diamonds valued at $1,500. He asked if a New York cheque would be accepted but was told to bring the cash, the ring being set aside for him.

Next day he returned with a cheque for $15,000, which he said had arrived just after the banks had closed. He showed three bank books with deposits to his credit, but enquiring at the banks was not reassuring. Just at this time, Chief of Detectives Thomas Walsh entered the store looking for a man he had under suspicion and immediately placed Payzon under arrest. The latter vigorously protested, showing letters of introduction from a Montreal bank manager and other prominent Canadians. The replies to enquiries made were not satisfactory and the police were of the opinion that his credentials were forgeries. Meantime he was held pending the result of further investigation.

A necklet of large engraved emeralds and cabochon sapphires has been stolen from the Hon. Senator J. S. McLennan, Ottawa, who is now in England. It is composed of three large emeralds, the centre one being engraved on both sides with floral design and the lower one being an emerald pear-shaped drop. There are also some fifteen cabochon sapphires and a number of small diamonds, all in platinum setting by Chaumet of Paris.

A reward of $500 is offered.

An important arrest was made in Montreal last month when H. H. Muggley, age 48, claiming to be from New York was picked up by the police after endeavoring to purchase valuable articles in the Mappin and Webb and Birks' stores.

The arrest was due to the fact that Mr. W. Talbot Payton, secretary of Mappin and Webb, Limited, had noticed in the Jewelers' Circular an account of a man securing $5,400 worth of jewelry from J. B. Hudson and Sons of Minneapolis by means of a worthless check.

Muggley arrived in Montreal from Vancouver and took a suite at the Windsor Hotel with his wife and 13 year old son. He paid several visits to the Mappin and Webb store and picked out a $6,000 stone for his wife. He was particular about getting the benefit of the New York exchange on the cheque with which he proposed to make payment and Mr. Payton became suspicious, recollecting the description of the man who had operated in Minneapolis. He communicated with the police and Muggley was placed under arrest. All of the jewelry reported as missing by the Hudson firm was recovered and proceedings were at once taken to have the prisoner returned to Minneapolis.

Muggley had visited the store of Henry Birks & Sons in Vancouver, but was unable to put anything over on the astute Western representatives. He found the going equally hard in Montreal as he had visited the local Birk's store and selected a $6,000 diamond ring, but Mr. W. M. Birks had a dispatch from Vancouver advising him to accept no check from the visitor and he was accordingly refused credit.

Mr W. W. Cole, representing the J. Coulter Co. of Toronto, is now out on his Spring trip covering Quebec and the Maritime Provinces with samples of Velvet Jewelry Cases, Silverware Cases, Cabinets and Tables in Mahogany, Golden and Fumed Oak, also Paper Boxes and Sundries. Canadian goods are being given a strong preference this season.

Speyer & Company of 364 University Street, Montreal, importers and cutters of diamonds and other precious stones, are removing their quarters from the first floor to large and more commodious quarters on the fifth floor, where their business will be transacted in future. Mr. A. Speyer is leaving for his first semi-annual trip to the West on April 15th, and expects to return about the end of May.

WINNIPEG.

Whatever demands are going to be made upon Jabez Miller as chairman of the Manitoba Jewelers' Association will be supplemented as a result of the honor thrust upon him by the Manitoba Oddfellows Grand Lodge. At the recent session of the latter body in Winnipeg, Mr. Miller was elected grand master, an office which he earned by filling, at one time or another, all of the subordinate posts. The choice, however, was a popular one, and those who know Mr. Miller are saguine that he is admirably fitted, both by ability and temperment, to fulfil creditably

WHITING & DAVIS MESH BAGS

Are providing the dealers who handle them with a valuable mode of appeal to the well-dressed woman's sense of refined beauty.

Their luxurious silken mesh and smart appearance create an irresistible appeal to her esthetic taste, and she discerns in them a distinctive note of refinement which lends added beauty and finish to her attire.

Progressive dealers realize this fact and stock Whiting & Davis Mesh Bags in order to cater to the better class of feminine trade that forms their extensive clientele.

"Do You Stock Them?" If not—

Write to-day, for data on Styles and Prices, to any of the leading Wholesale Jewelers of the Dominion.

Whiting & Davis Company

Sherbrooke, Que.

M. Lewis Mittenthal

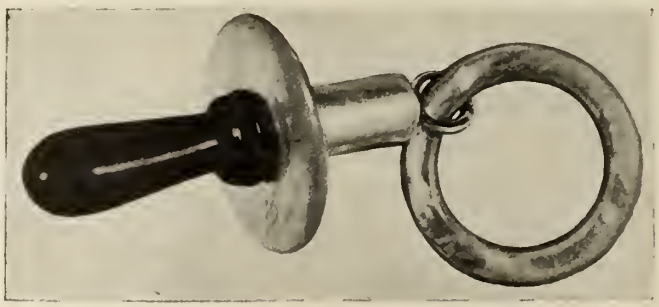
Loose Diamonds

Selection Parcels Sent on Approval

286 St. James Street - MONTREAL

BABE'S
BEST FRIEND
PACIFIER
AIR-PROOF
NON-CORROSIVE
PNEUMATIC
INSURES
EASY TEETHING

MADE IN GOLD, SILVER AND PEARL TRIMMINGS.



Z. AUERBACH & CO.
Distributors for Canada
120 St. James Street - - - - MONTREAL

The interior construction of
BABE'S
Best Friend
PACIFIER
is Aluminium, non-corrosive. The nipple easily replaced by unscrewing plug—is not gelatine-filled but pneumatic and air-proof. Always offering a hard bite for the gums and helping the teeth through.

A Hygienic Comfort for Baby

to himself and the grand lodge all of those obligations which will fall to him.

When the press carried the story of the meeting, Mr. Miller was the victim of some merriment, owing to one of the papers publishing a supposed picture of him which in reality was the cut of a portly individual who bore no resemblance to the new grand master. One of the letters Mr. Miller received in connection with the matter enclosed the right picture, with the inscription "before," and the other clipping with the word "after."

The Manitobans who attended the first annual meeting of the Canadian National Jewelers Association in Montreal, returned paying glowing tributes to the Montreal members of the craft who acted as hosts on that occasion. The local trade was represented by Norman Andrews, Arthur Rowland, L. Levi, A. W. Myers, O. H. Pyper, M. J. Dilger. Fred Leach of Neepawa, George Gable of Virden and G. M. Riock of Kenora, were also in the party, while the delegation was augmented by a number of jewelers from further west.

An arch of ice inscribed with the words "Welcome to the Curlers" was one of the Birks' attractions at the bonspiel this year. Crossed brooms and curling stones added to the attractiveness of the display, but the real feature was a Birks watch keeping perfect time encased in the ice. Located on the Portage Ave. walk in front of the store, the ice monument attracted considerable attention. The other establishments were also alive to the business which might be lurking round as a result of the influx of stone heavers, and windows were appropriately dressed for the occasion.

The group insurance plan adopted by the D. R. Dingwall Co. is now in force, and, so far as the staff is concerned, it is distinctly appreciated. Under the arrangements made, every employee who has been with the company for six months is insured for $500, while at the end of a year $1,000 is carried. This increases at the rate of $200 a year till the maximum of $3,000 is reached. The maximum insurance is now carried on about 15 employees. One of these latter is a man who does not carry a dollar's worth of insurance for himself, and has never been able to secure any. At the present time there are over 100 employees covered.

According to the latest list prepared by the Canadian National Railways offices here, there are 1,737 business and professional opportunities between Port Arthur and Vancouver at points covered by the Government lines. The information, it is stated, was secured from the boards of trade and other reliable sources, which indicate that the openings are more numerous than previous reports indicated. A demand is shown for every line of business and craftsmen of all kinds. In the lists of the latter ten jewelers are shown to be wanted.

All Winnipeg babies born on February 29th are to be presented with a solid gold pin engraved with their respective names by the Birks Co. here. The kiddies unfortunate enough to be scheduled for a birthday only once in four years number 15, according to the latest reports. There are no restrictions, the company state, and all of the kiddies who qualify will be remembered.

Many members of the Western trade will regret to learn of the death in San Francisco, California, recently of Mr. I. Rill, brother of J. R. Rill, of Winnipeg. For about six years the deceased was a travelling representative for the Canadian Jewelry and Importing Co., and a very popular road man. Some time ago he moved to the coast, where he had been connected with the trade in a similar capacity. Mr. Rill contracted influenza, which proved fatal after a short illness. The remains were taken to his former home in Montreal for burial.

ONTARIO.

A daring robbery occured on James Street North, Hamilton, on March 11th, when a thief succeeded in getting away with about $200 worth of jewelry by breaking the front window of A. H. Mann's store.

At 5 a.m., P. C. Myers heard a crash of breaking glass. He found that the large plate glass window at 145 James Street North had been shattered. A brick had been hurled through the glass, making it possible for the thrower to help himself to the jewelry trays. Several wrist watches, rings and tie-pins were missing.

Another Hamilton jewelry store window was looted on March 14th, when a stone was hurled through a large plate glass window in the front of Connor Brothers' store at 148 Locke Street South. At 4 o'clock the police were notified that the glass had been smashed by a large stone and that several of the display trays had been emptied. Two watches, valued at $20 each, one $25 time-piece, a wrist watch, several rings, a dozen birthday rings, clasps, etc. were missing. The loss is placed at $150.

The old established business of Port Arthur, known as the Port Arthur Jewelry Co., has been closed out completely. The business was advertised for sale during the latter part of December of last year and Mr. Horace Dorer made the successful tender. He took over the business the last of January and, on the 21st of February, had sold out everything in the way of stock, material, etc. Mr. Dorer stated that the stock was one of the hardest he had ever had to estimate, there being a large proportion of very unsaleable goods, as since Mr. D. F. Burk's death, some two years ago, there had been no new goods bought. The store had remained open for the sale of goods on hand but during that time the cream of the stock was sold.

Mr. Dorer reports a very successful sale, with a nice margin on his investment. He is now engaged on a closing out sale in eastern Ontario and reports that his time for this year is already pretty well spoken for.

Defoe Wilson, Ltd., have moved from 167 Yonge Street to 110 Adelaide Street West. They have leased the top floor at their new location, and have moved in the factory, as well as opening new and spacious show rooms where all lines can be more advantageously displayed.

Burglars smashed a plate glass window in the jewellery store of O. R. Bensette on Sandwich street east, Windsor, early on the morning of March 24th, and secured jewellery valued at between $300 and $400. A brick found inside the window showed how the job had been done.

That old saying, "More like New York every day," came home to the police department of Brantford at 3.45 on the morning of March 16th, when P.C. Hickell, on his Colborne street beat, heard a crash of plate glass and rushed westerly just in time to see a daring burglar dash down to Water street and disappear along the canal. The store of Sam Fox was the scene of the robbery, the thief heaving a 10-inch brick through the plate glass window, grabbing rings, watches, pins and other articles and just getting away in time.

The Firsli Trophy, donated by Colonel J. W. Boyle, and emblematic of the city curling championship of Woodstock has been won by the rink skipped by A. H. Wilson, president of the curling club. When the haze of conflict had died away, A. H. Wilson's quartette were found to be winners of the trophy, after winning a hard game from the vice-president's rink by two shots.

Canadian Silversmiths have just completed a new line of samples, including casseroles, pie plates, butter dishes, etc., which have the appearance of a very attractive line of sellers. The line is being shown by Defoe Wilson, Ltd., and will be extended as fast as the demand can be supplied.

The premises known as 40 and 40½ Colborne Street and 13, 15 and 17 Leader Lane, Toronto, have been purchased by D. Smellie, wholesale jeweler, who has occupied 17 Leader Lane for the past three years. It is his intention to continue there and make the building a centre for jewelers, as the portion on Colborne Street will be occupied by affiliated trades, and he will occupy his present premises and an additional flat.

A. D. Williams of Sarnia has disposed of his business to A. W. Walters.

Cole and Hinchcliffe, jewelers, of Ottawa, have been succeeded by S. J. Cole.

Empire Watchmaker and Jeweler was registered in the Province of Ontario last month. Later it was reported as having dissolved.

W. J. Johnson, jeweler, of Barrie, died last month.

Thompson and Moore, manufacturing jewelers, Toronto, have dissolved.

Mrs. M. Fowlie of Collingwood has sold her jewelry business to W. G. Sahli.

John T. Wilson of Hamilton has sold his jewelry store.

Charles A. Osborne of Toronto, died last month. He had been in business at 199 Avenue Road.

Mr. Harold Kirby, traveller for Defoe Wilson, Ltd., formerly on the staff of Ryrie Bros., Toronto, was mar-

PEARL STRINGS

will be sought for in many jewelry stores by fastidious dressers. Should you be asked for them, can you supply them?

We have a complete assortment of

Indestructible Pearl Strings

in all lengths, uniform and graduating sizes, ranging in price from

$3.50 UPWARDS

Samples sent on request.

EAVES BROS.

128 Bleury Street Montreal

Good-Will—Your greatest asset

The Clocks you sell can place it on the credit or debit side of your business. Excellence of construction of Pequegnat Clocks means correct time all the time —correct time means satisfied customers—satisfied customers mean **Good-Will**

ARTHUR PEQUEGNAT CLOCK COMPANY

Canada's Only Clock Makers

KITCHENER - ONTARIO

ried recently to Valma Lilian, daughter of Mr. and Mrs. John Moffatt, 218 Indian Grove, Toronto, the Rev. D. B. Strangways officiating.

LONDON AND DISTRICT.

London retailers are grooming their stores for a sprightly Easter trade, and some attractive window displays are in evidence.

George W. Lashbrook, an old London boy, now a member of the staff of Ryrie's diamond department, Toronto, was a recent visitor in town.

T. H. Baker with his wife and daughter are members of a party of Londoners who are holidaying in Bermuda. They are expected to return early this month.

W. J. Wray and Company are completing extensive alterations to their large store. A new mezzanine platform has been suspended at the rear of the store to provide room for the office staff, thereby adding large additional floor space to the ground floor. The new arrangements promise to make a big improvement.

London jewelers were recently warned by the police officials not to leave diamonds or other valuable goods in their windows, as a gang of store robbers which had been at work in Detroit was reported to be on the way here. Extra precautions were taken by the police to watch the railway stations for the arrival of the thieves.

Inland revenue returns for London for the month of February showed an increase of $23,573.57. One of the prominent items which contributed to this growth was jewelry, the war tax receipts on which amounted to $3,577.89. Phonographs also contributed largely to the increase.

"The Colne and Nelson Times" of Lancashire, England, under date of January 2, 1920, publishes an account of the annual Christmas dinner given by Peter Birtwhistle, former jeweler of London, Ontario.

For the fiftieth year in succession, the old folks of Waterside, Colne, were given a treat in Providence school on Christmas Day, through the generosity of Mr. Peter Birtwistle of London, Ontario, Canada, and formerly of Waterside. There were about 130 people present. An excellent tea was provided, and during the evening a capital miscellaneous programme was given. John Hartley presided over the entertainment, and moved a vote of thanks to Mr. Birtwistle, for his generosity, which was seconded by R. Robinson, supported by T. Shaw, and heartily carried.

A sensational attempt to rob the Harry Pickering jewelry store on Granville St., Vancouver, was made on March 7th, being foiled only by the chance arrival of the manager of the dancing academy, located over the store. He entered a side door to reach the academy and noticed that a hole had been torn in the stairway. Realizing that some one had entered the store, he locked the exit and sent in a police call. When the detectives arrived, they found James Burke Hyndman inside, with jewelry valued at about $800 on his person or concealed where it would be readily obtainable. Prior to the arrival of the police, Hyndman in his efforts to escape, broke open most of the doors in the store and then slid down the chains supporting the canopy in front of the Colonial Theatre. He laid there for a time but was seen from across the street, whereupon he re-entered the building and shut himself up in the repair room, where the police quickly located him.

Jewelry valued at $800 was recovered, part being found upon Hyndman, while some was discovered in a garbage can, still other articles having been placed in a gramophone in Pavlowa Court. The Fire Patrol Limited brought Mr. Pickering to the spot shortly after the arrest was made. He stated that the recovered jewelry represented all that had been removed by the burglar.

Mr. P. H. Walker has taken charge of the Toronto office of the Peerless Jewelry Company of Sherbrooke, Que. Mr. Walker has had a wide experience in the jewelry trade in the Attleboro district and is not only a capable salesman but has had practical experience in factory work. He served overseas with the American forces and is now in good trim to handle a big Canadian business.

Mr. J. Boas, diamond merchant of the Lumsden Building, Toronto, is making a trip to the Western Provinces this month and will probably go as far as Victoria. He has not been in that section for four years but, having a very fine line of goods, is desirous of giving the high-class stores of the West an opportunity of inspecting them.

CORRESPONDENCE.

Editor, "The Trader":

Sir,—In your March number I find my name in a "Report of Horological School Committee," signed by Mr. Thomas Roden, Chairman.

There is no reason why my name should appear in this report, and as the statements made concerning me are inaccurate, I will ask you to kindly publish this refutation in an equally prominent position.

What is the object in using my name? The committee had different ideas about a watchmakers' school than I had, and they did not want such a school as I had conducted; while on my part I would consider myself a rogue if I were to go back on my principles. The pity of it is, I was asked to do what I had never done, but which some in the trade wrongly imagined I had done and accused me of.

Members of the trade undoubtedly subjected this committee to criticisms as to why my ideas and different offers (the last one in September "Trader" having a potential monetary value of over $28,000) had not been accepted.

Instead of being frank about it, the old expediency of trying to shift the onus on the other party is resorted to.

Members of the trade know very well that there is not in all Canada another who has done as much, and that there is none willing to do more, for a real watchmakers' school than myself; having offered to do more and being also at the same time a practical man, I would not have accepted any more dictation than any other good watchmaker would have done, if he is not a rubber stamp, and I frankly said so—that was strict business.

The report also conveniently fails to state that I had agreed to devise a special "clock and elementary watchmakers' course," of two years' duration, for returned men who might wish to enter such a class; this was agreed to by the committee, with Mr. Roden in the chair. Over three years ago I made an offer to the Soldiers Aid Commission to teach a class of returned men free of charge, and furnish the tools, too. I have tried to save the country money; such people are not understood, though.

It is true that, as it takes the average man who is adapted three years to learn the watch trade, that is the time I stand for, and I stated in my first letter that I could not become connected with a school that failed in this elementary fact. It is a principle with me. I rightly held to it right through; that is why people have confidence in me, and I am not going to accept blame for being honest with my student.

The report also states they could never get a definite agreement as to sale of my equipment. I offered to sell if they adopted above stipulations, and gave them a list, but they did not accept, so there could be no sale; as to this, Mr. Gunther wrote: "Am glad to have so frank an explanation from you, which is entirely satisfactory."

I had offered to conduct the school here in Preston for three years; at first the town was agreed on, but the committee backed out. I only agreed to go to Toronto about long enough to set up the equipment; this had been tentatively agreed to, but later on they sent me a report to sign, in which, among other matters, the length of time had been changed, and I did not sign it.

My entire dealings with this committee were of a most unsatisfactory nature; there is evidence throughout of an effort to jockey me into a false position. The nearest to "yes" or "no" to my offers that I received was "I am instructed to say it is unnecessary to discuss their plans further with you."

The founder of the Canadian Horological Institute had to take this for "we thank you," for all the detail information and honest advice he gave them, and for the many weeks' time he spent in their behalf. Of course, they said they would pay for it, and their report shows just how they did it. Without the concrete results of my past teachings they would be nearly lost—did they not eventually call on my students in the hope of getting some of my methods?

Yours truly,
H. R. PLAYTNER.

Preston, March 19th, 1920.

Mrs. J. E. McCloghlon, of Dresden, was among the sufferers by fire last month.

Wm. Ashcroft, jeweler, of Wiarton, Ont., died last month.

THE NEW BAKER SETTING CATALOG—"C"

is now ready for distribution to manufacturing jewelers and jewelers' supply houses.

THIS edition of our Catalog of Settings, Ring Blanks and Jewelers' Findings illustrates and describes such articles as we either carry in stock or are prepared to make on short notice.

A copy has been forwarded to all old friends, and one will be cheerfully sent upon request to those whose acquaintance we have not yet made.

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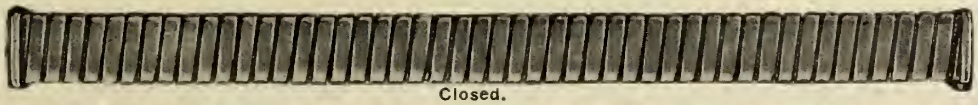

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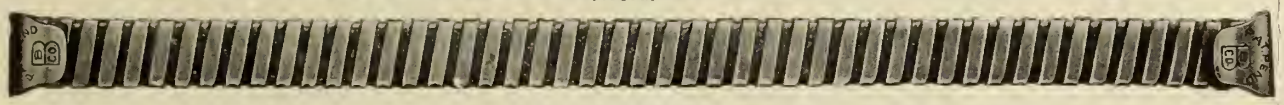

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Both the Ladies' and Men's Straps are made in 14 Kt. gold, 10 Kt. gold, 1/10 rolled gold plate, sterling silver and American silver, having in all qualities an expansion of 1¾ inches.

The catches on the Men's Strap are made in 5/16, 7/16 and 5/8 inch, which fit all size watch lugs.

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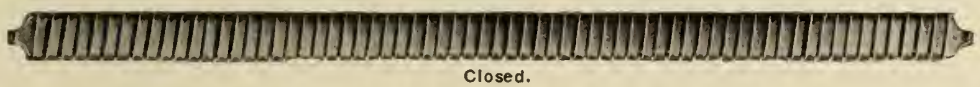

LADIES' STRAP

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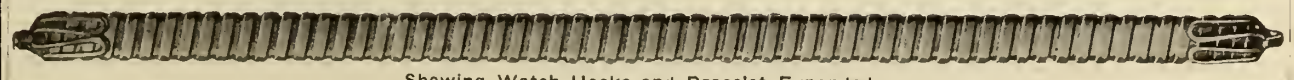

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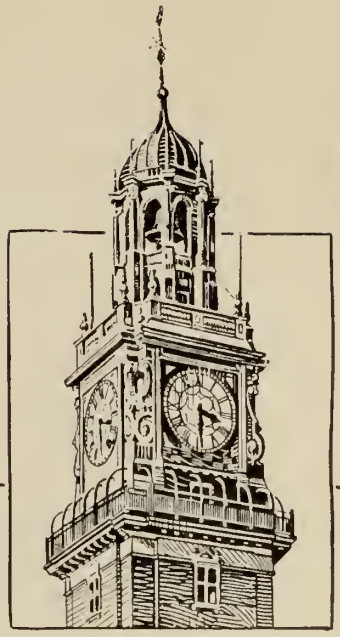

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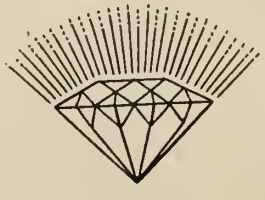

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WANTED—Jeweler one who can do ordinary jewelery repairs. Apply stating salary and experience. Hicks and Pentz, Regina, Sask.

WANTED—First-class watchmaker, must be capable of taking complete charge of branch store. State age, experience and salary expected; references essential. Connor Bros., Hamilton, Ont.

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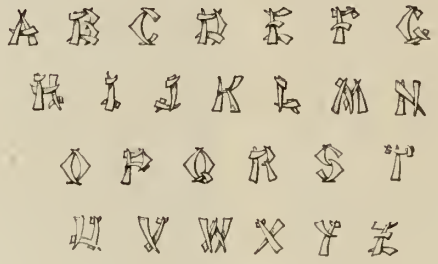

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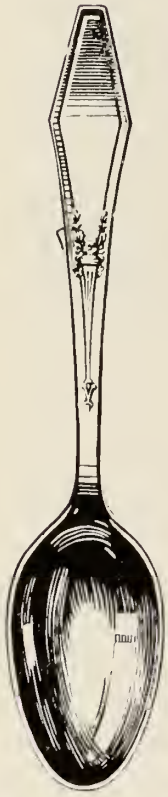
Telephone Main 6557

Stock this Silverware For 1920 Sales



LAST year—1919—was a good one for us. In all Standard Silver lines sales jumped in leaps and bounds. 1920 will be another banner year.

For, with every day that comes, new dealers discover that

Holmes & Edwards

"Silver Inlaid" and "Super Plate"

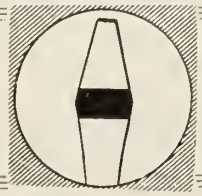
Flatware

and our other trade-marked products are the lines that sell—the lines that provide the greatest margin of profit, the lines that give complete satisfaction to customers.

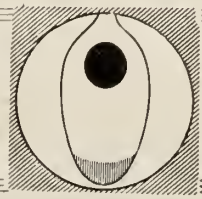
Get in touch with us for your requirements. It will be to your interest to handle this silverware for 1920.

The Standard Silver Company of Toronto, Limited

1 Madison Ave. North - Toronto



Holmes & Edwards Silver Inlaid and Super-Plate
Protected
Where the Wear Comes



Of Course We Are Paying Advanced Values

Lees have boasted so much about paying the highest values that naturally they have been making allowances for the prevailing rate of United States Exchange.

It was not deemed advisable to advertise any fixed prices because the exchange rate varied so, but still Lees can honestly state that the prices they have been and are allowing are the "HIGHEST."

Compared with other prices we have seen advertised our prices have been from a few cents higher per dwt. on Gold to many cents per oz. on Silver and Rolled Plate.

February was a record month in our Refining Business. We're out for a record year again and to merit your patronage we must continue to pay—

The Highest Returns

GEO. H. LEES & CO., LTD.

THE OLD ESTABLISHED REFINERS AT

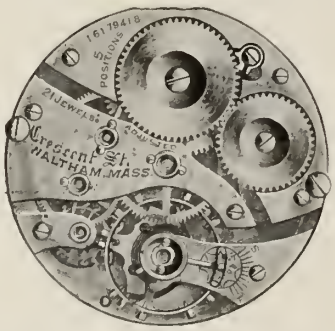
HAMILTON, ONT.

WALTHAM WATCHES

Railwaymen must keep accurate time. That's why most of them prefer the Waltham "Vanguard." Its extra long mainspring and jewelled mainwheel assure even action and complete accuracy. This model is also made with the winding indicator—a feature of great importance to every railwayman, as it prevents the watch running down unawares.

"Vanguard" 23 Jewels, Nickel. Adjusted to temperature, isochronism and positions.
*6 Positions, Winding Indicator...$100.00 Dahlia

"Vanguard" 23 Jewels, Nickel. Adjusted to temperature, isochronism and positions.
5 Positions ..... $85.00 Dairy



Adjusted to temperature, isocronism and 5 positions.
*"Crescent Street" Winding Indicator
21 Jewels ..... $75.00 Dash

Adjusted to temperature, isocronism and 5 positions.
*"No. 645" 21 Jewels ..... $62.50 Daughter
"Riverside" 19 Jewels ..... 65.00 Dawn

Prices quoted are established to the consumer.
Discount to Jeweler same as on Waltham Catalog.

"The House for Waltham Watches since 1865"

The GOLDSMITHS' STOCK COMPANY of CANADA
TORONTO LIMITED

THE TRADER

OFFICIAL PUBLICATION OF

THE CANADIAN JEWELER

VOL. XLI. TORONTO, MAY, 1920 No 5

REGISTERED L TRADE MARK

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754

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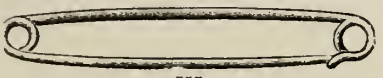

757

763

"Superior" Safety Pins

—Lees put these on the market about twenty years since, after careful research and experimenting.

—Special machinery was designed and made, and a specially prepared resilient wire produced that will always retain its spring and shape.

—The quality as marked on the show cards is "extra." Never has a pin been returned worn out.

—It pays to handle only the Best, and the Best is Lees' "Superior."

—Prompt shipments, direct or from the Best Jobbers.

Geo. H. Lees & Co. Ltd.

HAMILTON ONTARIO.

Brooches of Beauty

Our line of 14k Brooches for 1920 is large.

The designs are new and original.

The pearls and all colored stones are genuine and of the first quality.

The workmanship is all that could be desired by the most fastidious.

These outstanding points of superiority combine to make Brooches of Beauty.

Our goods sell to the public.

And remember—

We never use an imitation stone in 14k jewelry.

H. & A. Saunders, Limited

"Makers of Jewelry that is Different"

TORONTO - ONT.

G. W. REID & CO., LTD., TRURO, N.S. are our Agents for the Maritime Provinces.

Here is another proof of our progressive method of doing business.

We are preparing to care for your requirements in a bigger and better manner.

This year we have developed many new and attractive designs which are truly representative of the "House of Quality."

SAUNDERS, LORIE & CO., LIMITED

Adelaide St. West - - - TORONTO, ONT.

Clover Leaf Cut Glass Makes an Attractive Display

There is a constant series of events which prompt gift purchasing. And the first thought of the giver is almost invariably cut glass.

The distinctiveness of Clover Leaf Cut Glass is never questioned. It is a gift that is highly prized by the recipient, and reflects the good judgment of the giver.

Clover Leaf Cut Glass makes a compelling window display. The network of designs, the myriad lights and colors that flash from the clear, deep cuttings—the graceful shapes—stamp it as a product of superior craftsmanship.

If you do not already carry Clover Leaf Cut Glass, order a selection and test its "selling" powers.

Gundy-Clapperton Co. LIMITED

Albert Street
TORONTO

Putting Real Price Value Into Jewelry

Distinction in style — not in the sense that every article of jewelry made by us must present a radical thought of creation not yet familiar in the jewelry world, but—distinction in style in the sense that every piece sold by us is lifted above the ordinary.

Each piece of jewelry is made with the question of its saleability in mind—made to please the majority of customers—to please the trade that enables you to sell it at a decent profit.

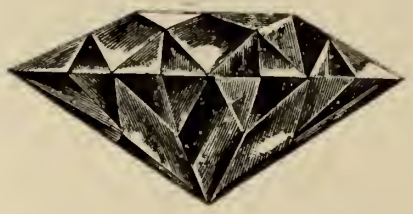
You—and your customers—get style, good materials and conscientious construction in every Necklet, Brooch, Ring, etc., turned out of this factory.

W. A. MILLIGAN & CO.,
LIMITED

137 Jarvis Street - TORONTO

J. BOAS DIAMONDS J. BOAS DIAMONDS

J. BOAS DIAMONDS J. BOAS DIAMONDS J. BOAS DIAMONDS J. BOAS DIAMONDS



A business lives through its customers. And its greatest asset is their good will.

Our service has always measured up to this standard and brings forth voluntary expression of friendship and confidence.

J. BOAS

Diamond Merchant

710 Lumsden Building TORONTO

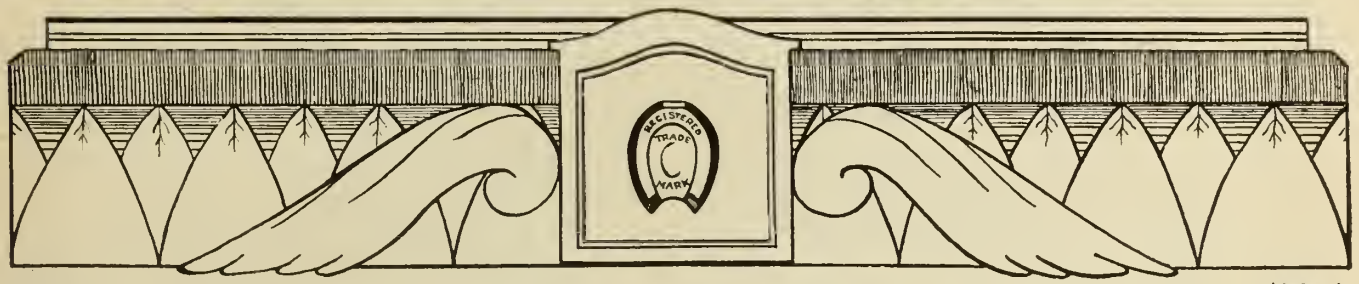
J. BOAS DIAMONDS J. BOAS DIAMONDS J. BOAS DIAMONDS J. BOAS DIAMONDS

J. BOAS DIAMONDS J. BOAS DIAMONDS

COULTER'S PAGE

Series 1—No. 3.

Being a page devoted to a monthly buying, selling or display suggestion to the trade in general.



FIRST

Be Sure You

take advantage of the wide range of cabinets we have all ready for delivery.

Second:

make selling easier by reading over these interesting talking points of Coulter Cabinet.

Trimming — Best hardware procurable used in Coulter Cabinet—polished brass and nickel imported direct from New York.

Satins and Velvets — Only the best quality used, in green, purple, brown, white and royal blue, and imported direct from England, France and Switzerland.

The J. Coulter Co. of Toronto, Limited

80-82-84 Chestnut Street—Next the Armouries

The Price of Watch Cases

During the past four years, enormous increases in the costs of labor and materials have been followed by necessary increases in selling prices.

In that period, the cost of producing "Winged Wheel" Watch Cases has risen 30% to 50%.

But while we have made such advances as were absolutely necessary if we were to maintain the usual high quality of our product, we have kept our prices at the lowest possible level.

That our effort to do this has not gone unnoticed is evidenced by the many letters and expressions of appreciation we have recently received from our customers all over Canada.

We wish to thank our customers everywhere for these tokens of their gratification and good-will, and to assure them that it shall remain our policy to keep our prices on a basis which makes "Winged Wheel" Watch Cases the best value for the money that can be obtained anywhere.

WINGED WHEEL

The Trade Mark of Quality

The American Watch Case Co.
of Toronto, Limited
511 King Street West - - - - Toronto

A. Wittnauer Co.

NEW YORK PARIS "EST. 1866" MONTREAL GENEVA

MAJESTIC 8 line movements combine worth with low price offered in a large variety of approved casings, plain and ornamented.

The MAJESTIC line of gentlemen's watches offer a variety of modern casings of various shapes including all latest approved patterns.

In common with all WITTNAUER products, MAJESTIC movements are so built and standardized as to insure CORRECT TIMEKEEPING and EASY REPAIRING.

The Sign of Perfection

A. WITTNAUER CO. WATCHES

TWENTY YEARS ESTABLISHED

Roy Company, Limited, has impressed its name on the jewelry trade of Canada as the House of Quality, Manufacturers of Gold Jewelry and Importers of Diamonds.

Roy's Guaranteed Mounted Diamonds, set in an invisible Tiffany with white gold, are one of the specialties of Roy Company, Limited. These are stocked, mounted in single stones, twos, threes, fives and clusters, or you may have combinations of Diamonds and Rubies, Diamonds and Sapphires, Diamonds and Emeralds, or Diamonds and Pearls in twos, threes, fives and clusters.

Roy designs, workmanship and prices please every customer. The attractiveness and beauty of each piece of jewelry assure every Canadian jeweler large profits and repeat business.

Careful attention given to approbation requests

Roy Company, Limited

Roy Building, 21-23 River St
TORONTO

ROSS ARCHER, Western Representative.
T. BROADHURST, Toronto Representative.
ALBERT MIRAGLIA, Montreal Representative.
NELSON REYNOLDS, Eastern Representative.

The wide-awake dealer realizes the advantage of placing his orders early for

Tavannes Watches

in order to avoid disappointing delays in delivery.

Our jobbers are now taking orders for the Christmas trade, and we earnestly advise the placing of these orders as early as possible.

NOTE:

Mr. Alfred Schwob, while in Switzerland, has made arrangements for the most prompt attention to be paid to import orders. Dealers should avail themselves of this opportunity by placing their orders at once.

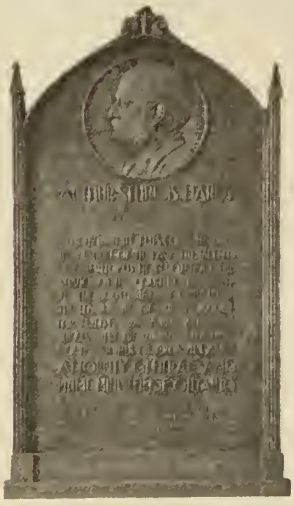
SCHWOB BROS.

701 McGill Building - MONTREAL

General Agents for the Tavannes Watch Company

ART BRONZE—MADE-IN-CANADA

Solid Cast Bronze Bas Relief Panel, 6 ft, 6ins. x 2 ft., 11 ins. Weight 277 lbs.



Solid Cast Bronze Memorial Tablet, 22 ins. x 40 ins.

Bronze Bas-Relief Panel depicting noon hour in a Canadian Munition Plant. One of a series of statuettes and panels being done in Bronze for F. Loring and F. Wyle for the Canadian War Records Museum at Ottawa, being a series of industrial subjects showing activities in munition works in Canada.

THE illustrations give a slight conception of the artistic results and varied nature of Bronze castings produced entirely in our own foundry. We carry this work through complete from the raw material to the finished castings. Our foundry is equipped with the most modern appliances, and this, together with our organization of highly skilled artisans, enables us to produce ornamental and statuary bronze castings of exceptional quality—a class of work which has never been successfully produced in Canada heretofore.

Cast Bronze Statue—"The Melter," F. Wyle, Seulptor.

IN LOVING MEMORY OF
RUSSELL LAMBERT BOYLE,
LIEUT.-COLONEL 10TH BATTALION.
BORN OCT. 29, 1880.
DIED OF APR. 2, 1915 AT POPERINGE BELGIUM OF WOUNDS
RECEIVED WHILE LEADING HIS BATTALION AT ST. JULIEN
MENTIONED IN DESPATCHES BY SIR JOHN FRENCH.
AND
MAHLON LAMBERT BOYLE, M.C.,
MAJOR, 49TH BATTALION.
BORN FEB. 25, 1882.
KILLED ON THE SOMME, AUG. 24, 1917.
"THEIR NAME LIVETH FOR EVERMORE."
ERECTED BY THEIR MOTHER AND SISTER

Solid Cast Bronze Memorial Tablet, 30 ins. x 20 ins.

ROGERS Bronze Products include work of every description—Art, Decorative, Architectural, Monumental and Sculptural—and embrace a range of objects from the most delicate art handling to the largest and most extensive works that can be produced in bronze.

We make a specialty of solid cast Bronze *Memorial Tablets* and *Honour Rolls*, and will gladly co-operate with the Trade by furnishing illustrations of many designs and particulars of prices.

Bronze Foundry Department

CANADIAN WM. A. ROGERS LIMITED

570 KING ST WEST
TORONTO CANADA

'HEIRLOOM' PLATE

Artistic merit as well as character and harmony of design are exemplified in 'Heirloom' Plate.

While 'Heirloom' Plate designs are noted for their remarkable beauty, this exceptional silverware has the added advantage of enduring qualities obtained by an extremely heavy plating of silver.

The beauty of design and finish in 'Heirloom' Plate are the result of the handiwork of skilled craftsmen—men who have had long training in fashioning nothing but the best in silverware.

You sell 'Heirloom' Plate with the positive assurance that you are selling the best—that you are selling made-in-Canada productions that will give lasting satisfaction to your customers and increased prestige for yourself.

CANADIAN WM. A. ROGERS LIMITED
570 KING ST WEST
TORONTO CANADA

14, 15, 16 Holborn Viaduct
LONDON ENGLAND.

8 Tulpstraat
AMSTERDAM

Diamonds

BACKES & STRAUSS
309 Continental Life Bldg.
TORONTO

Telephone Main 4403
Cable Address—*Brooches*

QUALITY MADE IN CANADA JEWELRY

Consistent Good Quality is our Pride

—You can share in this satisfaction

YOU ARE LOOKING FOR

CLEAN CUT DESIGNS

Faultlessly Made, and

Jewelry that Stays Sold

Therefore Anthony Brothers' make of Jewelry will fill your requirements. Our prices have not advanced as other merchandise has, owing to our modern facilities for producing Jewelry of excellent quality.

Canadian-made Jewelry is equal to the finest of its kind in the world.

We make the following:—

Rings, Diamond, Colored Stones, Cameo and Onyx Pendants, Necklets, Lavallieres, Bar Pins, Brooches, Tie Pins and Earrings.

MADE BY

ANTHONY BROTHERS

Cuff Link styles are advancing, too. The newest creations include richly enamelled and engine-turned designs. Nifty shapes and well-finished links in gold and silver at prices equal to ordinary cuff links.

These articles are offered to the trade and are meeting with wonderful success.

Order now and be on the market to share in the success of these. Profits are opportunities translated into action.

MADE BY

THE ELLIOTT-BISHOP CO., Toronto

SOLE AGENTS

ANTHONY BROTHERS

Makers of High Grade Jewelry

24 Adelaide St. West :: Toronto, Ont.

A REGISTERED TRADE MARK B

Tools of Quality

Made by Kendrick & Davis
Lebanon, N. H.

This frame has the on or off friction nut, a device that will be appreciated by good workmen.

New Style Frame.
Illustration about 2/3 Actual Size.

We have on hand

Staking Tools

with *New Style Frame* as illustrated.

These tools have

50 Punches and 14 Stumps

and are put up in Mahogany boxes.

The boxes are drilled to hold 100 punches and 24 stumps. You can add other styles at your convenience.

Order by number 15B.

The price is $30.00.

Order From

E. & A. Gunther Co.
Toronto

V.T.F. GLASSES

V VERRERIES

A SHIPMENT HAS ARRIVED

We Expect Another Shipment Shortly

SEND IN YOUR ORDER AT ONCE
so that you will be sure of getting the sizes you need.

T TROIS

V. T. F. Insures Your Getting Quality

Cheaper Glasses are cheaper, because they are worth less.

F FONTAINES LORRAINE FRANCE

Order From

E. & A. Gunther Co., Limited

310 Spadina Avenue, Toronto, Ont.

We will send our convenient watch glass order book on receipt of your request.

BY INVITATION
MEMBER OF
NEW YORK U.S.A.

Actual Size

We now have
New Haven Junior Tattoo
Alarms with Radium Dials

A Little Clock of Many Uses.
The Clock the People Want.
An Accurate Timekeeper.
Accurately Made.

E. & A. GUNTHER CO. Limited
TORONTO

Canadian Agents for

THE NEW HAVEN CLOCK CO.
NEW HAVEN CONN.

The height of the Junior is only three inches. It has an alarm and silent switch, and being intermittent, it possesses all the features of a full-grown clock.

A Question and An Answer

Why is a small piece of old English glass so priceless, which at first glance has nothing to recommend it and may look like something you have seen in cheap crockery or even in a 5 and 10c store?

Because someone knows its real value.

Why are V.T.F. watch glasses preferred by a very large majority of American watchmakers and jewellers?

Because

V. T. F. Watch Glasses

are the result of the finest materials that can be procured, plus the best modern skill in manufacturing.

Always uniform and satisfactory, they represent a distinct, tangible quality recognized by all the watchmakers.

V. T. F. Watch glasses have been and always will be the best.

Sold by Jobbers

Hammel, Riglander & Co.

Importers

NEW YORK, U.S.A.

Roden Bros. Ltd.

TORONTO

Manufacturers

Est. 1891

"FESTOON PATTERN"

Jug No. 429-177-4—$20.50
Tumbler No. 429—$2.90 each

Richly Cut Glass

on potash and lead blanks, cut by master workmen to bring out the full brilliancy of the highest grade blanks obtainable.

Every piece sold creates in its recipient the desire to fully furnish the home with real, heavy cut glass that is above criticism.

SOLD BY

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*

50 Yonge Street
TORONTO

It Won't Be Long—

Boat Races, Tennis Matches, Polo, Motor Races, Track Meets, Aquatic Sports and Marathons every minute — the Sporting Blood will soon reach the Boiling Point, and you, Mr. Jeweler, will be asked for Trophies.

Did you get our "Trophy Book," quite the neatest and most complete we have as yet published. It was mailed April the fourteenth.

THE BOOK'S COVER
The original is 13½" x 10½", printed in three colors.

If you have not received your copy, better postcard us right away. It will be two cents well spent.

There's money in selling Trophies, and here's your chance to get it.

The GOLDSMITHS' COMPANY of CANADA LIMITED.

50 Yonge Street
TORONTO

A Sterling Trophy Cup, gold lined, from the Inside.

NUT BOWLS of Better Quality

A Useful Gift for the June Bride

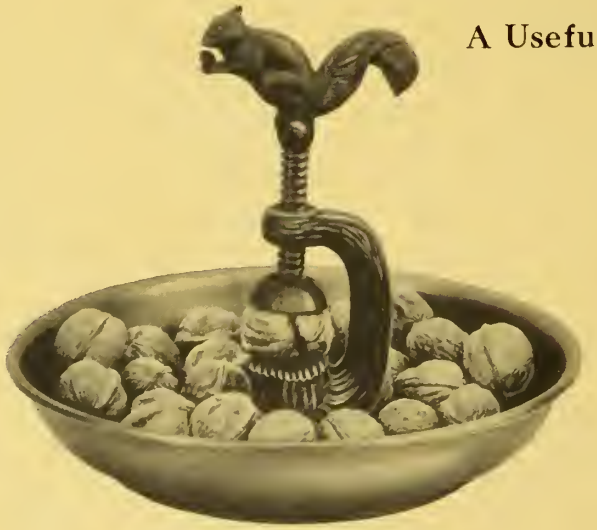


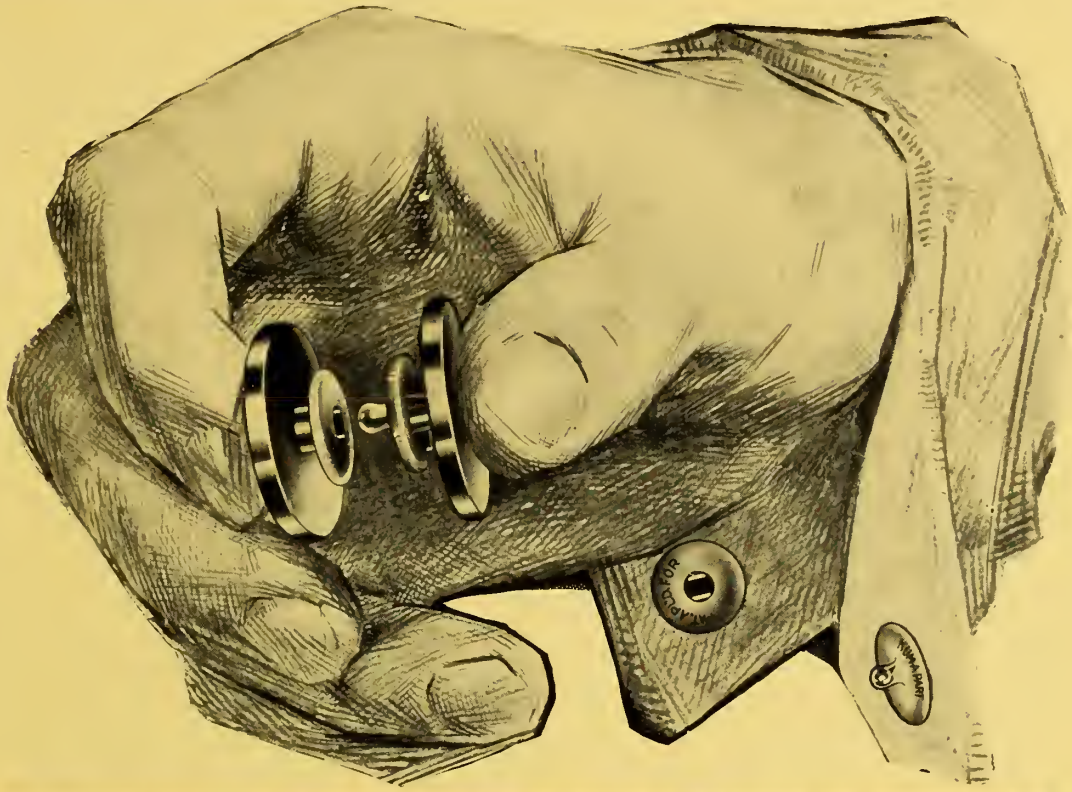
Illustration one-third actual size.

Squirrel Nut Bowl, No. 1180
Spun Brass Bowl, Bronze Finish
Jap Bronze Finish Nut Cracker
Price, $8.00

Illustration one-third actual size.

Krack-Eze Nut Bowl
Mahogany Bowl, Nickel Plated
Steel Nut Cracker
Price, $9.00

The GOLDSMITHS' STOCK COMPANY of CANADA Limited TORONTO



KUM-A-PART
UFF BUTTON

The Kum-A-Part is a snap-to-cuff button, designed and built to overcome the clumsiness of the old shank and link button without sacrificing appearance. With the universal use of the soft cuff the common sense appeal of this time-saver is instantaneous.

Samples Now Showing

Sole Canadian Distributors

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*

TORONTO

GILBERT RADIUM CLOCKS

Radium Dial Clocks. Treated with the best Radium LUMA-nous material, they make a clock that is completely useful through the 24 hours.

This is a selling point of great importance to you as a dealer. Take advantage of this continual Time in Sight idea and cash in with profit to yourself.

Gilbert Clocks are built right, and best of all stay right. The Wm. L. Gilbert Co. have made good clocks for over one hundred years and stand squarely behind their product.

Time in Sight
Day or Night

The GOLDSMITHS' COMPANY of CANADA LIMITED.

TORONTO ONTARIO

Wilmort TRADE MARK REG. U.S. PAT. OFFICE Ash Tray

DOES DOUBLE DUTY

So handy!
Invert bowl over prong,
Move pipe down and around,
Ash and residue drop into tray.
Easy as A-B-C.

201	Ash Tray	.....	$5.00
201A	" "	.....	5.00
202	" "	.....	5.50
202A	" "	.....	5.50
203	" "	.....	6.50
203A	" "	.....	6.50
204	" "	.....	6.00
205	" "	.....	6.50
206	" "	.....	7.50

With Pipe-Emptying Prong

Two useful articles in one! Just get the Wilmort in stock — display it in your window — let your customers know about that convenient little pipe-emptying prong—then watch your sales jump from the start! *The nifty gift for men who smoke.* Metal construction, strong, neat, handsome. Two sizes, several models. *Aluminum liners*—unbreakable, easy to clean. Wide range of price. Write us for particulars and trade prices.

Goldsmiths' Stock Co.
of Canada, Ltd.

TORONTO - CAN.

BEAUTIFUL JEWELRY

is being made of

DAVID BELAIS' 18K WHITE GOLD

(The white gold that stays white)

The kind of satisfaction it gives
Makes it a Business Builder

Why Hesitate
The demand for it is
World Wide

Patented in the United States, Canada and Switzerland
Patents pending in the other countries

DAVID BELAIS

13 DUTCH STREET, NEW YORK CITY

RAILROAD WATCHES

Hamilton Watches

18 Size, All Lever Set Movements

No. 946—23 J. O. F.	$64.00
No. 940—21 J. O. F.	52.00
No. 941—21 J. Htg.	52.00

16 Size

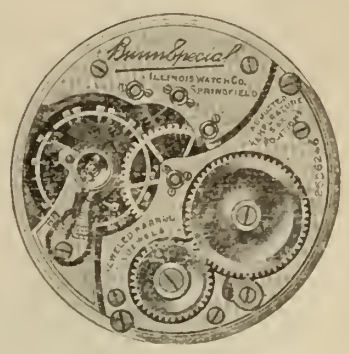
No.	
950—O. F. 23 J.—P.S. or L.S.	$90.00
952—O. F. 19 J.—P.S. or L.S.	67.00
992—O. F. 21 J.—P.S. or L.S.	57.00
993—Htg. 21 J.—L.S. only ..	57.00
996—O. F. 19 J.—L.S. only ..	53.00
972—O. F. 17 J.—L.S. or P.S.	41.00

ALL MAKES AND GRADES

Ball Watches

16 Size, 23 Jewels, 14k Case	$135.00
16 Size, 23 Jewels, G. F. Case	95.00
16 Size, 21 Jewels, 14k Case	125.00
16 Size, 21 Jewels, G. F. Case	85.00
16 Size, 19 Jewels, 14k Case	115.00
16 Size, 19 Jewels, G. F. Case	75.00

Illinois Watches



BUNN SPECIAL

18 Size, 21 Jewels, adjusted, 6 positions $49.00

BUNN SPECIAL

16 Size, 21 Jewels, O. F., adjusted, 6 positions 56.00

16 Size, 23 Jewels, O. F., adjusted, 6 positions 66.00

A. LINCOLN

16 Size, 21 Jewels, adjusted, 5 positions, O. F. 53.00

BUNN

16 Size, 19 Jewels, adjusted, 5 positions 49.00

Waltham Watches

"Maximus" 23 Jewels, Nickel. Adjusted to temperature, isochronism and positions.

*6 Positions Winding Indicator	$200.00	Dactyl
5 Positions	185.00	Daffodil

"Vanguard" 23 Jewels, Nickel. Adjusted to temperature, isochronism and positions.

*6 Positions, Winding Indicator	$100.00	Dahlia
5 Positions	85.00	Dairy
*"Crescent Street" Winding Indicator. 21 Jewels	$75.00	Dash
"Crescent Street" 21 Jewels	67.50	Dart
*"No. 645" 21 Jewels	62.50	Daughter
"Riverside" 19 Jewels	65.00	Dawn

Elgin Watches

VERITAS, O. F. NICKEL

16 Size, 23 Jewels $72.00

Father Time, O. F., Nickel

16 Size, 21 Jewels $58.00

B. W. Raymond, O. F., Nickel

16 Size, 19 Jewels $50.00

When you want Railroad Watches, send your orders to

The Canadian Ball Watch Company, Limited

CONFEDERATION LIFE BUILDING, - WINNIPEG, MAN.

"Fyne Poynt" Pencils

With a "Fyne Poynt Pencil" you always have a fine point ready for instant use without sharpening.

Unscrewing the point exposes the refill magazine containing 18 inches of lead, each piece in a separate compartment. No breakages or jamming.

The detachable nozzle insures a rigid lead at all times, without any wobbling. Be prepared to meet the demand for these fast-selling pencils. Order an assortment now.

Illustrated folder sent on request.

Mabie Todd & Co.

473 College Street
Toronto

17 Maiden Lane
New York

Announcement

We are pleased to announce the return of Mr. H. Sessenwain and Mr. P. R. Myers, both members of our firm, from England, France, and Switzerland.

Their trip was highly successful, and they have procured the exclusive control of many new lines suitable for the wholesale and retail jewelers of Canada.

Our representatives are now on their respective routes with a new and up-to-date line, and it will pay you to look same over.

We shall have an important announcement, of interest to every jeweler in Canada. Watch for it in the coming issues of this paper.

S. P. MYERS & CO.

Wholesale Jewelers

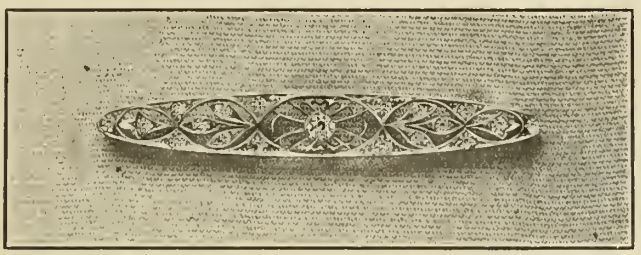
230 McGill St. - Montreal, Que.

Representatives:

MR. W. G. CARRON - -	Western Canada
MR. L. WEBER - - -	City of Montreal
MR. A. E. SINGER - -	Ontario
MR. M. ORENSTEIN - -	Nova Scotia
MR. L. A. ROY - - -	Quebec
MR. J. LECKER - - -	New Brunswick and P.E.I.

GUARANTEE

We will replace without question, any link or links which have been broken, bent or damaged through reasonable cause.



CONCENTRATION

Rather than spread our energies over the manufacture of too many different lines of gold jewelry, we have concentrated our efforts on the production of a few lines of very saleable articles which, as the years go by, meet an ever-increasing demand.

The result of this concentrated effort is that we are recognized as leaders in the manufacture of—

White and Green Gold Rings
Bar Pins, Brooches and Lavallieres
Also Platinum Mountings
Goldstein Interlocking Snap Bracelet

Sold by American Watch Case Co., Waltham Watch Co. and all leading jobbers.

The Goldstein Jewelry Mfg. Co., Limited

Manufacturers of High-Class Platinum and Gold Jewelry

180 John Street - Toronto, Ontario

CASE OF RINGS

Wrought Process *versus* Casting Method

Judge Fair Play presiding

Testimony of John Sweet, of John Sweet & Co. Ltd., Hamilton

QUESTION—You claim that a ring made by the Wrought Process is superior to one made by the Casting Method?

ANSWER—I do.

QUESTION—What advantages do you claim for a ring made by the Wrought Process, over the Casting Method?

ANSWER—In gold as in iron, when cast, the particles are not as compressed as when wrought or hammered. This means "porosity." If a cast ring is compared under a powerful magnifier with one that is wrought, the cast ring will be found covered with minute holes. These holes gather and retain particles of dust, killing the lustre, consequently becoming dull much sooner than a wrought ring, the polish of a wrought ring being much more easily restored than in case of a cast ring, because all foreign matters are on the surface, and do not penetrate, as they do in a cast ring.

QUESTION—Describe the methods of producing a ring on the Wrought Process, compared with the Casting Method.

ANSWER—In the Wrought Process, the gold is rolled down under powerful rollers, and then cut so as to leave the required amount of gold. With powerful hammers it is wrought into shape, then curved and jointed, whereas in the case of the Cast Method a matrix is produced in cuttle, and the liquid gold poured in. All surplus gold is then filed away, causing much loss.

QUESTION—How does the cost of Wrought Process compare with the Casting Method?

ANSWER—The Wrought Method is much more economical.

QUESTION—Then why is the Wrought Method not universally adopted?

ANSWER—Because of the large cost of installing plant and special dies necessary.

QUESTION—Are all rings produced in your factory made by the Wrought Process?

ANSWER—Almost all. Lines on which we have very small sale involve too great an outlay for special tools to justify the adoption of this method.

QUESTION—Are SOCIETY RINGS that are made in your factory produced by the Wrought Process?

ANSWER—Yes.

QUESTION—Do other factories producing SOCIETY RINGS use this method?

ANSWER—I do not consider this is a fair question. If the merchants, however, will compare our rings with others under a magnifying glass, they can readily determine whether the compared ring is made by the Wrought or Cast Method, by the porosity or fine pin holes, which is a characteristic of rings made by the Cast Method.

John Sweet & Co., Limited

Hamilton, Ont.

ISRAEL MICHALSON

Sole Owner of I. L. MICHALSON & SONS
(Offices Closed in Montreal)

DIAMOND BROKER

26 Holborn Viaduct E. C.
London, - England

Cable Address:
NOSLAHCIM, LONDON

—the mark of good timekeeping

THE WESTCLOX TAG on an alarm clock means that the clock has gone through a stiff inspection at the factory and has been pronounced O. K.

It means that the men who made the clock are proud to say so.

You have doubtless noticed how your customers look for this orange and buff, six-sided quality-mark. The advertising has been calling attention to it. They know what it means.

Of course, as a merchant, you know that this tag is no guarantee against a careless expressman dropping a crate of clocks and disabling some of the movements. So it will always pay you to add your own final inspection to the inspections we have made before the clocks go on your shelf or counter.

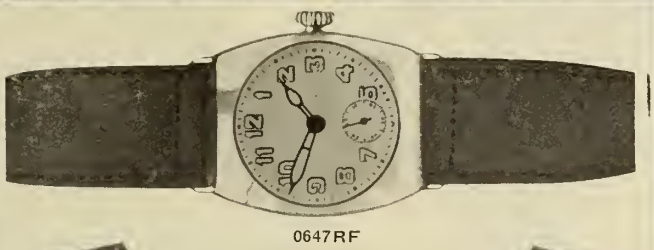
For you are interested, just as we are, in keeping this Westclox quality-mark a real mark of merit.

And, by the way, you've probably discovered what a fine showing a group of these orange-tagged clocks makes in your window. Try it again one of these days. Alarm clock sales always increase your other sales. You know that.

Western Clock Co., Ltd.—makers of Westclox

Peterborough, Ontario

ROLEX



0647RF

ROLEX LEVERS
Obtained
7 World's Records
1913-14

0671
Unbreakable
Glass

0670
Unbreakable
Glass

Rolex Interchangeable Spare Parts

IN ALL SIZES ∴ KEPT IN STOCK

ROLEX WATCH CO.

8-10 WELLINGTON ST. EAST
TORONTO

Canadian Representative
F. NORMAN NORTHCOTE

Cable Address: "Excellent," Montreal. Telephone Main 993

STAUBER & BALTZER

IMPORTERS OF
SWISS WATCHES

489 ST. PAUL STREET WEST

Montreal, May 1st, 1920

TO THE JEWELERS OF CANADA:

We beg to inform you that we have purchased the Canadian branch of the firm of Junghans Bros. Ltd. with offices at 489 St. Paul Street West, Montreal, which has been under our joint management for the last few years. We are continuing business at the same address and our lines will be distributed through the medium of the jobbers from coast to coast.

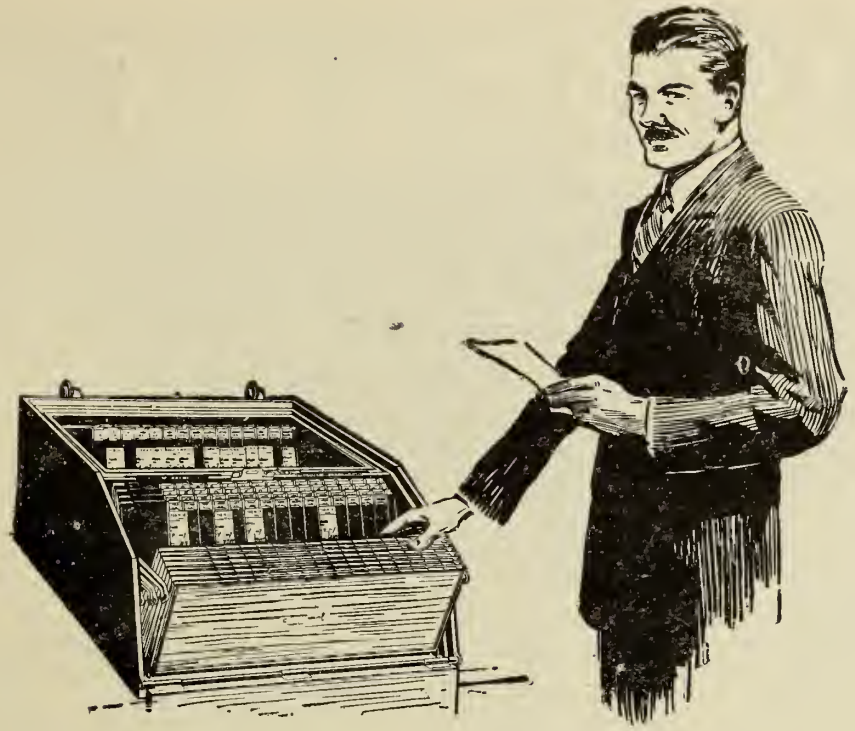
All our attention and energy will be concentrated on Swiss Watches exclusively. We know this business from the ground up, having, so to speak, been born into it, and we will thus be in a position to give you unsurpassed values and service.

Our Mr. Baltzer has just returned from a buying trip to Switzerland. Besides our old standards, such as "BLUE-BIRD" and "GREY-BIRD" movements in all sizes, he has purchased a wide range of new lines, samples of which will be in the hands of the jobbers within a month.

We thank you for the favors shown us during our connection with the old firm and trust that you will favor us with your goodwill in our new and independent enterprise.

Yours very truly,

STAUBER & BALTZER,
(R. Stauber, A. Baltzer).



The common-sense way of handling credit accounts

MERCHANTS in 182 different lines of business are using the N.C.R. Credit File.

These merchants have found that the file gives them the common-sense way of handling credit accounts.

It is a one-writing system. It eliminates book posting of accounts.

It keeps each day's credit business separate.

It prevents forgetting to charge goods sold on account.

It prevents neglecting to credit money paid on account.

It gives each charge customer a statement of account on every purchase.

It protects every credit record until it is paid in full.

It saves time, work, and worry. It stops leaks and saves profits.

Investigate this common-sense way of handling credit accounts

The National Cash Register Company of Canada, Limited

BRANCH OFFICES:

Calgary	714 Second Street W.
London	350 Dundas Street
Edmonton	5 McLeod Bldg.
Ottawa	306 Bank Street
Halifax	63 Granville Street
Quebec	133 St. Paul Street
Hamilton	14 Main Street E.
Regina	1820 Cornwall Street
Montreal	122 St. Catherine Street W.
Vancouver	524 Pender Street W.
Toronto	40 Adelaide Street
St. John	50 St. Germain Street
Saskatoon	265 Third Avenue S.
Winnipeg	213 McDermot Avenue

FACTORY: TORONTO, ONTARIO

FILL OUT THIS COUPON AND MAIL TO-DAY

Dept. 25, The National Cash Register Company of Canada, Limited, 97 Pelham Ave., Toronto, Ontario:

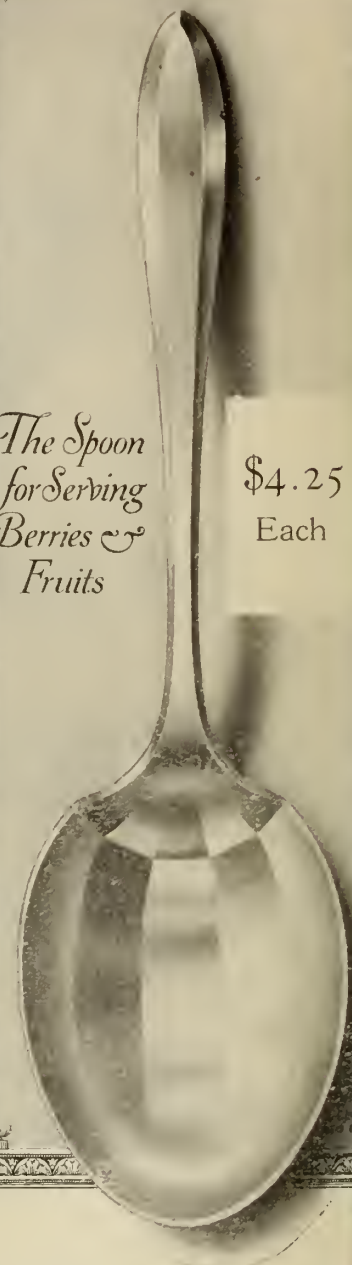
Please give me full particulars about the N.C.R. Credit File way of handling credit accounts.

Name .....

Business .....

Address .....

COMMUNITY PLATE



The Spoon for Serving Berries & Fruits

$4.25 Each

The Service of Fruits

WITH all her appreciation of the elaborate service accorded her in her Hotel or Club, the woman of taste rarely tries to emulate it on her home table. Instead, she keeps her accessories few and simple—and is very careful to have them *right.*

Her Grapes are separated into dainty clusters before they come to the table. Sharp-pointed, sharp-edged *Community* FRUIT KNIVES for *Apples, Peaches* and *Pears. And* for *Berries or Preserved Fruits*—never the ordinary tablespoon; but this *Community* FRUIT SPOON, with its generous bowl, set on the handle at just the correct angle for serving daintily from a deep dish.

Indeed, one finds the **Berry Spoon** almost indispensable also for Salads, Large Vegetables, and serving from a Casserole or Pudding Dish.

WDT

CORRECT SERVICE

©O.C.L. 1920

Above advertisement appears full page in "MacLean's," May 15; "Saturday Evening Post," May 22, and "Collier's," May 22.

THE TRADER

With Which is Incorporated
THE CANADIAN JEWELER
Official Organ of the Canadian Jewelry Trade

Vol. XLI. **Toronto, Canada, May, 1920** **No. 5**

National Publicity for Jewelry

Canadian Trade now United with the National Publicity Campaign in the United States

CANADA is now definitely linked up with the United States in so far as the campaign of publicity for jewelry is concerned. The annual meeting of the National Jewelers' Publicity Association was held in Chicago on April 13th, and the Canadian National Jewelers' Association was at that time accepted into full membership and its representative given a place on the executive committee. The connection thus formed ensures a start at once on advertising jewelry in Canada, the executive of the C.N.J.A. having pledged itself to the raising of $5,000 to cover the expenditure proposed for the first year's work. The advertising will be handled by the same agency that has been looking after the American publicity and the expenditure will be distributed between editorial publicity and display advertising. The work of raising the $5,000 has still to be accomplished and the C.N.J.A. executive will have to devise the plan on which an appeal to the trade will be made. As the optometrists of Ontario are raising $10,000 for their campaign, it should not be a difficult matter for the jewelry trade of Canada to secure one-half that amount.

The Chicago meeting was remarkable for the enthusiastic spirit that animated the members and the cordial reception that was tendered the Canadian delegates, Messrs. Gordon McLaren of Hamilton, secretary of the Ontario Jewelers' Association, and O. M. Ross, secretary of the C.N.J.A. It was formally decided that the Canadian association should become an integral part of the organization and Mr. Ross was nominated as its representative on the committee, pending an official appointment by the C.N.J.A. executive. Very hearty endorsement was also given to the plan of publicity outlined for the current year, the rough sketches shown being capable of highly artistic development.

The members of the executive committee present were: Messrs. Morris Eisenstadt, chairman, Eisenstadt Mfg. Co., St. Louis, Mo.; M. L. Robbins, vice-chairman, Chas. Keller & Co., Newark, N.J.; Harvey E. Clap, secretary, Harvey Clap & Co., Attleboro, Mass.; Geo. J. Hess, Hess & Culbertson Co., St. Louis, Mo.; Henry R. Arnold, D. C. Percival & Co., Boston, Mass.; T. L. Combs, T. L. Combs & Co., Omaha, Neb.; Milton L. Ernst, New York; A. A. Everts, Arthur A. Everts Co., Dallas, Texas; J. J. Sommer, N. Attleboro, Mass.; F. G. Thearle, C. H. Knights-Thearle Co., Chicago, Ill.; L. Edwin Massa, Bauman-Massa Jewelry Co., St. Louis, Mo. Mr. A. W. Anderson, secretary of the American National Retail Jewelers' Association was also in attendance.

Practically the entire day was devoted to the business of the Association, which included the presentation of the reports of the committees and formulation of plans for the ensuing year. The treasurer in a detailed statement made the gratifying report that $150,000 had been subscribed for the National Advertising Fund, and with this substantial sum as a basis a strong and effective program was outlined and planned for the year.

The advertising program for 1920-1921 in the United States includes the use of full pages, quarter pages and small copy in a list of over thirty magazines of national distribution, with a circulation of over 12,000,000 subscribers each issue and a total estimated number of readers of over 60,000,000.

It is also planned to prepare a series of full page advertisements for the daily newspapers featuring "Gifts That Last" with copy relating to the thought of the seasons. A portion of these full-page advertisements will be paid for by the Association and the local retail jewelers will be given the opportunity of making their own local announcements in co-operation with the national work of the Association. The advertising program for the year will also include a similar method for utilizing street car space.

Part of the plan is to insert the larger advertisements for the purpose of influencing the jewelry buying public at the most important seasons such as Christmas, Easter, Graduation and June weddings, Thanksgiving and Valentine's Day, etc. In the creative work of the Association it is intended to make "Mothers' Day" a new feature in the seasons of jewelry purchases, which will certainly make a strong appeal.

A very large number of interesting and effective slogans were submitted in the Prize Contest announced through the trade press but the committee was an enthusiastic unit in officially adopting the slogan originally suggested before the contest,

"GIFTS THAT LAST,"

and it was unanimously agreed that this slogan could be made so national in character that its widespread use by the jewelers throughout the country would be productive of millions of dollars of new purchases in the jewelry business, and an artistic copyrighted emblem with the slogan "Gifts that Last" will be forwarded to all subscribers.

Supplementary store and dealer helps have been planned, which consist of a series of window displays for

(*Concluded on page* 53.)

Why Art Should not be Taxed*

ART is not more a luxury than education is a luxury, or than religion is a luxury, or than science is a luxury.

As education and science are not taxed, and should not be taxed, for it would be monstrous to tax them, so art should not be taxed. To tax art is in effect to tax institutions engaged in educational work. Art knows no country and its cultivation should be as free as can possibly be made.

The art of every age is the flowering of all the scientific and all the philosophical thought of its own day and time. It quickens vitality and intensifies the love of beauty and the love of beauty and the love of country and increases the joy of life.

John Ruskin and William Morris did more, perhaps, than any men of their time to bring art to the people and to promote art made by the people and for the people, as a joy to the maker and to the user, and it was William Morris who said: "I do not want art for a few, any more than education for a few, or freedom for a few."

* * * * * *

Morris regretted the passing of the days when art was everywhere in life, when nearly everything that was used and seen was the work of men's hands and was a joy in the making and a joy to the user.

But the steam engine and electricity and machines and inventions have changed life. To-day it is the artist and the craftsman who stand between the harshness and the crudeness of machines and a fine life. Art is needed more now than in the middle ages before the steam engine was invented, when nearly all workmen were artists.

The idea that either a tariff on art or a tax on art sales can be justified as a tax on luxuries is based on the assumption that education in the slightest sense is a luxury that should be penalized.

In all matters of taxation the question should be, not merely how many dollars are involved, *but the nature of the occupation proposed to be taxed.*

Hundreds of millions of dollars a year are expended in this country on education and science. Yet it would be a monstrous and barbarous thing to tax education and science; or to compel our universities and colleges and scientific institutions to deduct a tax from the salaries of their teachers, professors and investigators. It would be a barbarous thing because it would be a tax upon science, a tax upon culture, a tax upon civilization.

So, too, a tax might be imposed upon religion. The amount spent upon religion of all denominations in this country ever year is very large. Much of that money is contributed by rich men. A tax upon the moneys devoted to religion would yield a large revenue, but it would not be civilized. It would be a tax upon religion itself, which, like a tax upon science and art, would be an uncivilized tax.

All public opinion, whether it be of educators, artists or art lovers, or those interested in our art museums, is opposed to any tax on art, and especially to any tax on sales of their own art by living artists themselves.

* * * * * *

President Charles W. Eliot of Harvard University said: "A tax on works of art is a tax on the education and development of the sense of beauty and of the enjoyment of the beautiful.

"The appreciation of the beautiful is a rich source of public happiness, and the ultimate object of all government is to promote public happiness; therefore a tax on works of art violates the fundamental principles of democracy which believes in universal education, and in all other means of increasing mental and bodily efficiency, and the resulting public and individual enjoyments."

As a nation our artistic soil is rather thin It needs enrichment from the work of the great artists of the past and from the work of modern and living artists. It was a great writer and a great American, the late Henry James, who in his book "The American Scene" said:

"It is of etxreme interest to be reminded at many a turn . . . that it takes an endless amount of history to make even a little tradition, and an endless amount of tradition to make even a little taste, and an endless amount of taste, by the same token, to make even a little tranquility"—and I may add, to accomplish the miracle of art.

We have history. We have traditions. But we need more taste. Art develops taste. Education lays the foundation. A man may be a trained scientist or investigator or economist and yet may be wholly lacking in taste and real culture. Art not only develops taste, but it gives joy and a meaning to life.

* * * * * *

Art in the end would pay for itself as a necessary. France sells millions of dollars' worth annually not merely of art but of other works to the rest of the world, mainly because the artistic instinct and the art spirit has been fostered in France for generations. The French people have an artistic instinct and the art-sense, and their products are finer and better than those of people without taste and without the art-sense, and therefore are bought by other nations. That principle is not limited to picures that one sees on the walls of the museums or to examples of sculpture that one sees in art galleries. It enters into almost everything that is worth having in life. Taste and the art-sense are important in everything where form, design, color, modeling or decoration enters.

If we want to compete with the rest of the world in the finer grades of products, if we want to raise the standard of our export products so that they can compete with the works of France, England, Italy, and other countries, where art is fostered and not taxed, it will be wise for us not to tax the sales of works of art.

Dr. Sutton believes that in a majority of cases the breaking of diamonds has been due to the energy exerted by the mineral inclusions which they so often contain. These are most frequently garnet, but sometimes zircon, ilmenite, iron pyrites and possibly chrysolite. The thermal expansion of nearly all crystals, except those of the beryl family, at ordinary temperatures, is much greater than that of the diamond.

The nearest approach to perpetual motion was a clock constructed in 1774, by James Cox, a jeweler of Shoelan, London. This clock kept the scientific world guessing for years. The energy that made it run was derived from the changes in atmospheric pressure—a barometer was the sole motive power. Ferguson, the scientist, saw this clock; said it unquestionably would run until its parts wore out. The last heard of it, it had been sent as a gift to the Chinese emperor, from whom it later was stolen.

**Extract from an address by Hon. John Quinn opposing any tax on art works. As jewelry is indubitably included under the head of "applied art," the points made are of interest to every jeweler, especially under present circumstances.*

Brief for the Jewelry Trade

Statement sent to all Members of Senate and House of Commons by Canadian National Jewelers' Association Executive

THE C.N.J.A. executive, in pursuance of the policy decided upon by the Association convention in Montreal during February, recently drafted a letter outlining clearly the evils and injustice of the threatened legislative assault upon the jewelry trade, copies of which were sent to every member not only of the Government but also of the two houses at Ottawa. The communication was as follows:

Toronto, March, 1920.

To the Honorable the Members
of the Senate and House of Commons
of Canada.

Gentlemen:

The frequent references that have been made of recent years by public men and in the press to the jewelry trade as a non-essential industry have been viewed with some measure of alarm by retail, wholesale and manufacturing jewelers as being inimical to the development of a substantial Canadian industry, and it has been deemed desirable to present for your consideration an outline of the true situation in view of measures that may be taken to correct existing conditions.

The consideration of the relation of any trade to the economic position of the country involved must be accompanied with an understanding of its financial importance, and the results that would be obtained by any interference with its normal position. In this connection we beg to point out that the title of "jewelry trade" is largely a misnomer from the fact that jewelry in itself constitutes but a very small proportion of the lines handled by the average jeweler and its value is a very negligible amount when one considers it in relation to the annual turnover of business in general.

As an evidence of this it is only necessary to quote the figures showing the importations of jewelry during the last three years which have been the most active in the history of the country. For the twelve months ending March, 1917, the imports of jewelry from the United States were valued at $861,077; ending March, 1918, $822,304; March, 1919, $724,833.

It must also be borne in mind that these figures largely represent goods that cannot be produced profitably in Canada, owing to our restricted market. They are manufactured in enormous quantities by patented machinery and disposed of mainly through departmental and ten-cent stores, being almost entirely articles of utility.

TAXATION ALREADY 75 PER CENT.

Heavier taxation on articles of luxury is among the suggestions that have been offered for increasing the national revenue, but possibly those responsible for it speak with a lack of knowledge as to the extent to which jewelry at least is already taxed. The extent of this may perhaps be illustrated by taking the case of an importer who purchases a bill of jewelry valued at $100 in the United States. He pays 35 per cent. duty, not on $100, but on $105, as the customs authorities require him to pay duty on the 5 per cent. excise tax imposed on consumers in the United States. This entails a charge of $36.75, to which must be added 7½ per cent. war tax on $100, bringing the duty to $44.25. Adding this to the value for duty purposes, $105, we have a total of $149.25 on which the importer must pay an excise tax of 10 per cent., or $14.93, and his bill is now $159.18. Add to this the exchange on N. Y. funds, averaged at 15 per cent., and we have a total of $174.18. When to this is added express and brokerage charges, it will be found that jewelry laid down in Canada costs the importer 75 per cent. in advance of the invoice price.

MAIN ITEMS IN JEWELER'S BUSINESS.

The most important items in the jewelers' business are watches, clocks, optical goods and table silverware, and no argument is necessary to show what an essential and important part they play in the everyday life of the community. Every transaction in all departments of social and business activity is dependent upon a correct record of the passage of time, and the only illustration required on the importance of the watch is the part that it played as the most vital instrument in the conduct of military operations in the great war.

It might also be pointed out that the multitude of employees engaged in the work of railway transportation in this country are required to carry watches of dependable quality and that, without them, it would be impossible for the railroads to continue operations. Each of these employees engaged in the movement of trains is compelled to have his timepiece rated twice monthly as a precautionary measure, and it is the jeweler who performs this service, and provides facilities whereby the standardization of time service is rendered possible.

The clock industry is also based on a great public necessity, and the jeweler plays here also a most important part in the daily routine of life. In passing it might be pointed out that a start has been made in establishing both the watch and clock industry in Canada, and there is no reason to doubt that within a few years they may become as important a part of the commercial life of the country as they have in Switzerland and the United States.

TRADE LARGELY IN NECESSITIES.

Aside from the handling of time recorders, the jewelry business has largely become one of public necessity. The claim can safely be made that fully sixty per cent. of the business done by the average jeweler is in articles of necessity and utility. In support of this contention it is only necessary to point out that the jeweler is almost entirely the purveyor of all the silverware that equips the tables of all classes of people, as well as those of hotels, clubs, dining cars, restaurants, steamships, etc. These things cannot be considered as non-essentials. They indeed render a much more valuable and prolonged service to the average citizen of to-day in proportion to the money invested in them than many of the so-called "essential" wares of the grocer, pastry-cook, etc., of the varieties which are aimed rather to tickle the palate than to sustain life.

There is also the supply of optical goods so necessary in the present age, that the jeweler is expected to furnish very largely. The correction of vision is one of the most important of public services, and in the majority of cases, the jeweler is the man capable of supplying the service.

The jewelry business has also been gradually developing and broadening its scope until it is generally the

case that the jeweler is a source of supply for such absolutely essential goods as umbrellas, chinaware, stationery, etc. Even if the business be confined strictly to jewelry, it is composed to a very large extent of watch chains, cuff buttons, sleeve links, collar buttons, studs, pins of various kinds, not to speak of such essential articles as engagement and wedding rings.

DIAMONDS ARE AN INVESTMENT.

In classifying the jewelry business as non-essential, the diamond trade is usually cited as an illustration of a business carried on free of taxation, and economically indefensible. It should be borne in mind, however, that practically all diamonds entering the country, come from Great Britain, and do not figure in any trade balance favoring the United States. It is also a fact that diamonds are subject to the war tax of 7½ per cent. on entry, as well as an excise tax of 10 per cent. before being sold to the consumer, so that they are under a duty of 17½ per cent.

Then again, diamonds are to be considered an important factor in the national wealth of any country. An illustration along the line has been given in the unsettled countries of Europe where, in view of the uncertainty of all other forms of property, millions of dollars have been invested in precious stones, because the purchasers were well aware that on the restoration of normal conditions they could be readily converted into cash at their full value. As an investment nothing more certain or more permanent than the diamond can be imagined, as the records of past years show that it has been constantly increasing in value, while its brilliance has never dimmed, and its quality has never been impaired. The purchase of diamonds, therefore, is not a practice to be discouraged from a national point of view, as the desire for precious stones engenders the habit of saving, and their purchase provides a safe outlet for surplus funds.

Any embargo on diamonds, it is submitted, would defeat the very object for which it was intended. It is impossible to prevent people from buying diamonds, and if they cannot secure them in Canada, they will get them in the United States, so that the money that might be spent here would be diverted across the line. In fact, it is impossible to embargo them as is evidenced by the policy of the Customs Department in maintaining a low rate of duty on them. It is recognized that any higher duty would simply act as an incentive to smuggling, with a consequent entire loss of revenue. And, under present conditions in the diamond market, the trade is recognized as being a valuable asset to Great Britain in helping to restore her trade balance.

In viewing these facts, aside from any consideration of aesthetic values in national life, the jewelry trade asks that in any proposals to re-adjust trade balances, or improve the economic position of the nation, thought should be given to the stiuation as a whole, and that legislation should not be based upon a popular outcry against a specified industry.

In conclusion the letter cited the resolutions passed at the Montreal convention re purchasing in Canada, proposed tax on all business turnover, and daylight saving, as instance of the fact that the jewelers of the country were well aware of the trade situation and anxious to do what they could to restore conditions to a more economic basis.

There were also appended the following statistical tables, showing what small proportion of jewelry trade imports are pure luxuries, and also illustrative of the abnormally high rate of tariff already levied on such imports:

TABLE OF IMPORTS BY THE JEWELRY TRADE FOR THE FISCAL YEAR ENDING MARCH 31, 1919.

	Total.	Per-centage of total.	Imports from United States.
Watches, cases and movements	$1,752,890	33½	$1,027,827
Clocks	660,793	12½	656,598
Cut glass (blanks to be finished in Canada)	439,536	8¼	422,748
Silverware	175,559	3½	133,615
*Jewelry	750,771	13	724,833
Diamonds	1,250,018	25	59
Precious stones	174,070	3½	82,909
Manufactures of gold and silver, not otherwise specified	40,885	¾	35,969
	$5,244,522	100	$3,084,558

*Of the amount entered as duty on "jewelry," fully one-third is collected on articles that sell below 25 cents at retail, and another third would be the duty on articles selling below one dollar, so that the imports of costly jewelry are very negligible.

ILLUSTRATION OF COST OF IMPORTING JEWELRY FROM THE UNITED STATES.

Invoice value of goods		$100.00
*Customs duty 35 per cent. on	$105—$36.75	
Customs duty 7½ per cent. on	100— 7.50	
		44.25
		$144.25
Excise tax of 10 per cent., calculated on value for duty purposes		14.93
		$159.18
Premium on N. Y. funds		15.00
		$174.18

*Customs authorities, for duty purposes, add to all jewelry invoices the 5 per cent. luxury tax imposed on consumers in the United States.

Palladium

Palladium is a metal which has many valuable and interesting properties. In color, it is half-way between silver and platinum. It is not as white in color as silver and does not possess the disagreeable lustre of platinum. Palladium is not tarnished by exposure to the air and is fully the equal of platinum or gold in this respect. Hydrogen sulphide gas, which immediately blackens silver, has no effect upon palladium.

Palladium is somewhat lower in melting point than platinum, and fuses at about the temperature of wrought iron. It will be seen, therefore, that while it has the lowest melting point of any of the platinum group of metals, to which it belongs, it is, in reality, a metal with a very high melting point.

In specific gravity, palladium closely resembles silver and lead. The specific gravity of silver is 10.4, that of lead 11.3, while palladium has 11.5. It will be seen, therefore, that palladium is slightly heavier than either silver or lead.

Most platinum ores contain palladium, and it is from this source that the palladium of commerce is derived. The Ural Mountains in Russia furnish the principal supply of platinum ore from which palladium is obtained.

THE TRADER

Official Publication of the

Canadian Jeweler & Optician

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The Sale of Unclaimed Goods

ASSOCIATIONS of jewelers throughout Canada have been much interested in the Ontario law which permits the sale of goods left for repairs and unclaimed, but objection has been taken to the provision requiring that such articles must be sold by auction. The section of the Act containing the provision regarding the sale of goods was never drafted, course, with any idea of jewelry in mind, and the requirement of an auctioneer is one that should not be necessary. There is no reason, however, why the jeweler should not act in that capacity or have one of his clerks do so. But if an attempt be made in other provinces to secure legislation of such a character, the following Act secured by the Connecticut jewelers might furnish a helpful suggestion:

"Every jeweler, watchmaker or silversmith who shall alter, repair or do any work on any article of personal property at the request of the owner or legal possessor of such property, shall have a lien upon and may retain the possession of such article until the charge for such alteration, repairing or work shall have been paid. If such debt remains unpaid for more than twelve months any such jeweler, watchmaker or silversmith may sell such article at public or private sale and the proceeds, after first paying the expense of such sale, shall be applied in payment of the debt, the balance if any to be paid to the treasurer of the county in which the sale is held within ten days, in trust for the debtor. No such sale shall be held until after 30 days' notice to the owner or legal possessor shall have been given by registered mail to his last known address, stating the time and place of sale. If the owner's or possessor's address is unknown, or if such registered mail notice is returned, further notice shall be given by advertising the time and place of the sale in a newspaper having a substantial circulation in the locality where the sale is to take place, and by posting the same on the nearest signpost at least 30 days in advance of the sale. No such article shall be sold as hereinbefore provided, the value of which is more than $25, unless the charges against the same shall equal at least one-third the value of the article."

The Proposed Tax on Gold

SOME good work against the proposal to subsidize the gold miners of the United States to the extent of ten dollars an ounce has been done by the Jewelers' Vigilance Committee of New York City. The idea has been promulgated in a bill introduced by Representative McFadden but the concensus of opinion is that it stands but little chance of being incorporated into law at the present session of Congress.

Pronounced opposition to the measure has been expressed by the Treasury Department which is opposed to all kinds of subsidies and especially to any subsidy to the gold industry. The problem of gold production was investigated last year by a committee appointed by Secretary McAdoo and its report is submitted by the Treasury officials. It says, in part:

"The cessation of hostilities has radically changed the situation and any need of particular effort to promote or stimulate our gold production which may have existed has ceased. Under the circumstances there is, in our opinion, no need for artificial stimulation of gold production. Not only has any need therefore passed, but there have come into operation causes that will in due time restore all industry, including the mining of gold, to a normal basis. Gold mining will then become again normally profitable and respond automatically to normal stimuli. It is therefore the judgment of this committee that no steps should be taken by the Government to stimulate or promote the production of gold."

The proposal was to require the U. S. Treasury to pay a bonus of fifty cents a pennyweight on all gold purchased at the U. S. Mint, this expenditure to be made up by imposing a tax on all gold employed in the arts. This tax would be collected from the manufacturers so the Government would probably have a neat little surplus in the administration of the act as it would be collecting on a lot of old gold on which no bonus had been paid.

The effect of such legislation on Canada would be highly problematical. As the subsidy would be paid only on American gold, it would not advantage the Canadian miners, and as such a tax does not apply to goods exported from the United States, it would not tend to increase the cost of jewelry imported into Canada, unless the Canadian customs authorities saw fit to collect duty upon it. But it would have a very unsettling effect and other countries would no doubt feel impelled to adopt similar legislation.

The Question of Re-Sale Prices

ANOTHER decision has been rendered by the Supreme Court of the United States on the question of the right of a manufacturer to fix the re-sale price of his merchandise. The right of selection of customers was upheld by this court last year in an action brought against the Colgate Company of New York, but in this latest case, an apparent reversal of this opinion is recorded. An action was brought against the firm of A. Schrader's Sons, charging them with restraint of trade in requiring dealers to make uniform contracts regarding re-sale prices and in refusing to sell dealers who would not make contracts. The lower court threw out the case on account of the Colgate decision, but on appeal, the indictment was sustained and the case will go to trial.

There is a difference between the Colgate and Schrader

cases, however, as the former firm made no attempt to have contracts made or enforced. The United States Court has decided that anyone who purchases goods may do as he pleases with them and sell them at any price; but it has also decided that the manufacturer has the right to refuse to sell more goods to a customer of whose business methods he does not approve. The Colgate Company simply requested its customers to observe a certain price, the Schrader concern sought to enforce such a request by a written obligation. There was no advantage to be gained by the possession of the contract; if the dealer failed to observe the set prices, the only penalty could be a refusal to sell him any more goods, and this could be made effective just as easily without a contract, while any collision with the legal authorities would be avoided.

Ontario Convention Next Month

FURTHER arrangements for the convention of Ontario Jewelers in Toronto on June 22nd and 23rd are now being made, and a splendid programme, both from the business and social end, is assured. Special addresses will be delivered, covering almost every side of the jeweler's business, the speakers so far as arranged being Mr. H. Victor Wright of Los Angeles, Cal., director of the Research Bureau of the American National Jewelers' Association, who will speak on "The Cost of Doing Business," with special reference to the accounting system he has perfected and which was recently released by the Harvard Bureau of Business Research; Mr. Herbert Vanderhoof of Chicago, Ill., chief of the publicity bureau that has so ably handled the publicity work of the National Publicity Association, who will speak on "Advertising the Jewelry Business," and Mr. Charles T. Evans of Buffalo, N.Y., past president of the American National Retail Jewelers' Association and author of a number of standard works on Salesmanship, who will devote his attention to this subject. In addition arrangements are being made for an address of real practical value to the man at the bench by a man familiar with the problems incidental to the workshop. These papers in conjunction with the discussions on local matters affecting the provincial trade will afford a plentitude of business to absorb all the time that will be available.

Those who were fortunate enough to hear Mr. Arthur A. Everts in Montreal will not fail to attend this convention. Many retailers literally had their eyes opened to the possibilities of their business by hearing Mr. Everts, and some have frankly stated that his speech was worth thousands of dollars to them. The addresses at the June convention will be equally inspiring.

The details of the social programme have not yet been fixed, but it will probably include a supper to the visiting retailers on the evening of June 22nd and an outing at Toronto Island on the afternoon of June 23rd. In any event, the whole affair will be well worth while and there should be at least 500 jewelers in attendance.

A Jewelers' Library

A MOVEMENT fraught with interest to everyone in the jewelry trade has been launched by the American Library Association. The proposition is to promote the establishment and development of technical libraries in industrial plants and commercial and mercantile institutions and also to encourage the reading of technical books now in the public libraries. A fund of $2,000,000 is being raised to further the work.

The necessity of having proper literature and text books has long been apparent to progressive members of the trade but there has always been a difficulty owing to the limited demand for publications of such a character It has often been remarked that if it were possible to assemble a "Jewelers' Library" at every convenient center and have it made available to members of the trade, it would prove a great boon. At the present time works of reference are few and far between, but with the great extension of the library system through Canada, it should be possible to interest the library associations to the extent of having them secure a range of works covering the jewelry industry and then making sure to notify the members of the trade that the books are at their service.

So far as known, there is no organization in Canada that corresponds to the American Library Association and there certainly is no such fund either in existence or in contemplation. It should not be difficult, however, to secure a good list of works dealing with subjects of practical interest to the jewelry trade, and no doubt many local library boards would be willing to instal a certain proportion of them, if not all.

There is, however, also the necessity of stimulating the interest of jewelry workers in literature pertaining to their trade and this probably might be considered a greater problem than securing a supply of books. The matter presents an interesting subject for district associations to take up and the views of any member of the trade on the subject will be received and published with pleasure.

C.N.J.A. Membership Roll

MEMBERS of the Canadian National Jewelers' Association who have paid in their subscriptions for the current year comprise the following firms:

Manufacturers—Whiting & Davis, Sherbrooke; Electric Chain Co.; P. W. Ellis & Co.; R. Roy Co.; Merker & Co.; Roden Bros.; A. J. Cherry; Nolan and Strachan; T. W. Capp Co.; J. A. Knox & Co.; H. & A. Saunders; A. Rogul; Jackson, How & Brooks; Artistic Jewelry Mfg. Co.; Ward & Bond; Goldstein Jewelry Mfg. Co.; W. A. Milligan & Co.; American Watch Case Co.; W. F. Gunning Co.; Excelsior Mfg. Jewelry Co.; J. Coulter Co.; Saunders, Lorie & Co.; Stanley & Aylward; Canadian Wm. A. Rogers; Gundy Clapperton Co.; Canadian Seamless Wire Co., and Carl Austin & Co., all of Toronto; H. R. Allport, T. H. Baker & Co. and Charles F. Jones & Co., of London; Stephenson-Robillard Co.; Smith Patterson Co., and M. Michalson & Co., of Montreal; Geo. H. Lees & Co., Ltd., Meriden Britannia Co., and Jno. Sweet & Co., of Hamilton; Oneida Community, Niagara Falls; S. Fremes & Co., Toronto.

Wholesalers—Canadian Ball Watch Co. and Rowland & Campbell, of Winnipeg; Canadian Elgin Watch Co., Goldsmith Stock Co., European Co., E. & A. Gunther, Edmund Scheuer, Ltd., F. M. Cockburn, Gruen Watch Co., S. & E. Triefus & Stripp, J. Boas, Backes & Strauss, of Toronto; Schwob Bros., A. Wittnauer Co., Eaves Bros., C. H. A. Grant, Waltham Watch Co., S. P. Myers & Co., J. S. Goldenstein, of Montreal; G. W. Reid & Co., Truro, N.S.; H. R. Bergmann & Co., Halifax; A. E. Turner & Co., London; Levy Bros. Co., Ltd., Hamilton.

Retailers—Beal & Taylor, Pembroke, Ont.; W. F. White, Stettler, Alta.; G. M. Godley, Claresholm, Alta.; E. S. Cole, Niagara Falls; W. B. Webb, Allandale; G. M. Rioch, Kenora; J. O. R. McCurdy, Belleville; Geo. Beall, Lindsay; Jos. Desilets, Victoriaville; E. C. Robertson, Goderich; C. Reichenbach, Walkerton; A. C. Routier, Quebec; F. A. Rayner, Palmerston; P. H. Bastendorff, Milverton; A. J. Gabel, Kitchener.

Eastern Townships Jewelers Association—Messrs. L.

V. Vallieres, Ernest Roy, P. J. Brodeur, Alf. Shedrick, O. J. Gendron, A. C. Skinner, W. M. Douglas, R. Brouillette, A. E. Smith, H. E. Boisclair, Albert Chamberlain, H. J. Labaree, J. C. Brouillette, A. Boisclair, J. E. Letellier, M. H. Bedee, O. Amy, Jos. O. Vallieres, A. Carrier, J. A. Boisclair, B. F. Stewart, Arthur Ledoux, A. H. Ferland, J. A. Nadeau, R. Lamoureux, E. J. Mathurin, H. Guertin, Jos. Payette, O. Breton, J. M. Cusson, J. A. Girard, F. X. Lachance, J. A. Morin, O. Pothier, C. Boisclair, A. B. Foster, J. A. Myette, J. N. White, W. Groulx, Fred. Savage, R. C. Parsons & Son.

Essex County Jewelers' Association—Messrs. Howell Bros. & Knowlton, Sansburn-Pashley, O. R. Bensette, W. H. McCreery, W. W. Walton, Fred. White, J. J. Taylor, C. S. Read.

Saskatchewan Jewelers' Association—Messrs. W. G. Watson, Hicks & Pentz, P. B. Discher, Wheatley Bros. (Saskatoon), L. A. Gillespie, A. J. Cherry, R. Pringle, A. Cochran, H. U. Edgar, T. W. Askin, W. A. Stevenson, H. Downing, N. Leabo, R. J. Armit, F. H. Pengelly, W. Blacklock, F. A. Stephenson, Henneberg Co., W. Ramsay, Wheatley Bros. (Regina), F. G. England, G. Cummings, H. R. Francis, C. F. Clare, F. J. Wilson, P. McNaught, H. P. Gardner, M. I. Meyers.

Victoria Jewelers' Association—Messrs. H. Greensfelder, J. Rose, M. Kilburger, A. B. Oldershaw, A. Andernach, W. H. Wilkerson, Little & Taylor, J. Wenger, H. W. Naylor.

Northern Ontario Jewelers' Association—Messrs. J. B. Nadon, J. S. Gill, A. H. Beath, A. H. Tobey, Davis Bros., J. Redpath, W. H. Beckett, Strong Drug Co., J. W. Myles, R. V. Fraser, Ltd., L. Halperin, Smith & Chapple, Ltd., T. M. Palmer, E. W. Ross, R. H. Thomson, Thomas Co.

Stratford Jewelers' Association—Messrs. N. F. Babb, C. Welsh, J. Pequegnat & Son, J. E. Garrett.

Organization Spreading in Trade

DISTRICT associations are holding their annual meetings at the present time, and a gathering is to be held in Stratford on the 19th inst. A new district has been formed at that centre, comprising the towns of Goderich, Clinton, Seaforth, Mitchell, New Hamburg, St. Mary's, Milverton, Parkhill, Ripley, Lucknow, Wingham, Brussels, Attwood, Blythe, Listowell, Ailsa Craig, Wellesley, and Tavistock.

The Stratford jewelers already have their organization effected, with Mr. J. E. Garrett as secretary, and a great stimulus will be given to the organization movement throughout that district.

The Brockville District held its annual meeting on April 28th, and Mr. H. B. Coates was re-elected president and Mr. F. B. Stacey secretary-treasurer. A very cordial feeling was manifested and the association has promoted much good fellowship.

Quebec City is the latest centre to report an association, thirty-five members having been enrolled at a recent meeting, and Mr. Langlois being elected secretary.

Toronto Manufacturers Still Negotiating

NEGOTIATIONS between the manufacturing jewelers of Toronto and the Jewelry Workers' Union were continued throughout the month of April, with no change in the situation at the time of writing. The workmen declined to consider the offer made to them but amended their primary demands to a limited extent. It was not considered that the modifications were sufficient to justify the manufacturers in granting them and the committee representing the latter was requested to convey an intimation to this effect to the Union committee, with a further intimation that if any other offer were submitted, the manufacturers would be glad to give it full consideration. It is understood that an International officer of the Union advised the men strongly against a strike and that a vote on the question at the Union meeting showed a decided variance of opinion. It is believed, however, that the committee was given full power to decide on a course of action, and it is still hoped that a satisfactory understanding will be reached.

Free Engraving Doomed

FREE engraving bids fair to be a thing of the past in the near future in Canadian jewelry stores. The campaign against the senseless practice has been bearing fruit in various sections and many towns and cities are already free of the evil, but it has persisted in the larger centers, specially, and in the smaller places, principally because of the fact that the jewelry catalogue houses have continued to offer it in their annual publications, and thus were presumed to have an unfair advantage over the retailer. This situation has now been cleaned up, however, by the action of the Canadian National Jewelers' Association in securing the signatures of the five catalogue houses to an undertaking to refrain from offering free engraving in this fall's catalogue and to make a charge for all work, including simple initials. This has been signed by Henry Birks and Sons, Limited, and Mappin and Webb (Canada), Limited, of Montreal; Ellis Bros., Limited, of Toronto; D. R. Dingwall, Limited, of Winnipeg, and D. E. Black and Co., of Calgary. The situation should now be pretty well cleaned up as the last excuse for maintaining the practice has gone and there is now no reason why all stores should not strictly adhere to the pronouncement on this question made so often at conventions.

"It Couldn't be Done!"

Somebody said it couldn't be done
But he with a chuckle replied
That "maybe it couldn't," but he would be one
Who wouldn't say no till he'd tried.
So he buckled right in with the trace of a grin
On his face—if he worried he hid it—
He started to sing as he tackled the thing
That couldn't be done, and he did it!

Someone scoffed, "Oh, you'll never do that,
At least, no one ever has done it;"
But he took off his coat and he took off his hat,
And the first thing he knew he had done it.
With a lift of his chin and a bit of a grin,
Without any doubting or quiddit,
He started to sing as he tackled the thing
That couldn't be done, and he did it!

There are thousands to tell you it can't be done,
There are thousands to prophesy failure;
There are thousands to point out to you, one by one,
The dangers that wait to assail you.
But just buckle in with a bit of a grin,
Just take off your coat and go to it:
Just start in to sing as you tackle the thing
That "cannot be done," and you'll do it.

—Edgar Guest, in Detroit "Free Press."

More than 7,000 pounds of pure gold are required each year to supply the wedding rings for English brides.

Canadian Jewelry Imports

	Month of January 1919	Month of January 1920	Ten months ending January 1919	Ten months ending January 1920
Clocks, movements, cases and keys—				
United Kingdom	$ 326	$ 411	$ 1,549	$ 8,842
United States.	47,202	82,184	557,784	673,403
Japan	.....	155	1,749	1,344
Other countries	120	296	435	5,856
Totals	$ 47,648	$ 83,046	$ 561,517	$ 689,445
Watches—				
United Kingdom	$ 1,091	$ 232	$ 11,514	$ 2,863
United States	601	1,631	9,287	13,833
Switzerland	1,024	2,904	32,310	53,684
Other countries	.....	.....	.....	2,002
Totals	$ 2,716	4,767	53,111	72,382
Watch actions and movements and parts thereof—				
United Kingdom	$ 819	1,729	10,504	7,446
United States	68,560	78,818	745,620	910,194
France	.....	445	3,303	6,134
Switzerland	42,206	73,837	491,055	661,439
Other countries	.....	.....	447	.....
Totals	$ 111,585	154,829	1,250,929	1,585,213
Watch cases and parts thereof—				
United Kingdom	$ 19	8	834	1,641
United States	10,021	9,998	98,188	161 839
Switzerland	4,336	9,547	40,268	61,271
Other countries	.....	.....	310	271
Totals	$ 14,376	19,553	139,600	225,022
Moulded and cut glassware—				
United Kingdom	$ 1,249	2,460	8,262	13,672
United States	29,922	59,827	363,856	522,686
Japan	9	55	965	2,698
Other countries	1,623	182	2,770	3,155
Totals	$ 32,803	62,524	375,853	541,211
Electro-plated ware and gilt ware, n.o.p.—				
United Kingdom	$ 2,103	11,225	15,829	65,223
United States	3,210	16,203	78,586	214,096
France	103	123	3,893	1,984
Other countries	.....	16	84	273
Totals	$ 5,416	27,567	98,392	281,576
Sterling or other silverware n.o.p.—				
United Kingdom . .	$ 2,311	4,588	16,203	47,118
United States	1,325	6,326	30,442	82,092
Other countries	.....	126	421	1 877
Totals	$ 3,636	11,040	47,066	131 087
Manufactures of gold and silver, n.o.p.—				
United Kingdom	$ 169	1,410	1,954	7,292
United States	6,692	8,862	27 130	122,298
Other countries	82	1,152	2,855	2,557
Totals	$ 6,943	11,424	31,939	132,147
Silver bullion unmanufactured—				
United States	$ 52,355	144,790	2,897,706	3,602,997
Jewelry, n.o.p—				
United Kingdom	$ 703	4,365	11,252	38 056
United States	53,994	77,740	595,350	950 838
France	353	1,985	5,190	33,305
Japan	59	1,487	5,617	17,467
Other countries	.....	904	548	1,734
Totals	$ 55,109	86,481	617,957	1,041,400
Diamonds, unset—				
United Kingdom	$ 110 615	348,948	950,659	2,372,824
United States	.....	3,578	.....	76,312
Netherland	.....	203,946	.....	1,033,863
Other countries	.....	9,302	.....	24,525
Totals	$ 110.615	565,774	950,659	3,507 524
Precious stones and pearls and imitations thereof, strung or not, but not mounted or set—				
United Kingdom	$ 355	11,605	36,618	466,235
United States	6,170	8,381	67,716	119,232
France	6,270	43,526	41,057	140,294
Italy	143	436	4,417	10 054
Japan	.....	575	2,483	10,137
Other countries	.....	2,087	449	13,163
Totals	$ 12,938	66,610	152,740	759,115

More Uniform Discounts

The Goldsmiths Stock Co. has made the following announcement:

"We beg to advise you that in view of conditions prevailing, and to make our billing more uniform, the following terms will obtain from the first of April, 1920, excepting Messrs. Roden Bros.' goods.

Credit Accounts—Net sixty days from date of invoice, excepting goods sold Net Cash.

A discount of 2 per cent. will be allowed as a premium for Cash payments, excepting on merchandise sold Net Cash.

We will continue to sell Messrs. Roden Bros.' products as now, Net Ninety Days, less 3 per cent. Cash Payments.

Our present Cash Discount of 5 per cent. on Swiss Watches and Jewelry will be continued as a Trade Discount on these lines and deducted from invoices.

Condemn Double Standards

Dealers who still cling to the double standard of morals—one for church on Sundays and another for business on Mondays—came in for a scathing arraignment by Justice Burch of the Supreme Court of Oregon in a recent opinion.

"The law of sales," he said, "still seems to be of such low grade morality that it sends the public to a tradesman on the basis that people should expect to be deceived by the expert use of a lingo on ethical par with that of horse traders, unless they are wary enough to protect themselves. What we need in business is common honesty, telling the truth about commodities and standing ready to make good on the assertions. The alluring opinions, seductive puffing and shrewdly equipped shop talk, are permitted by the remnant of the discredited doctrine of caveat emptor. To induce a psychological effect without incurring the penalty of misrepresentation is morally reprehensible."

The Humorist's Point of View

The jeweler's a funny guy, his labor never ceases; he screws a gimlet in his eye and picks our watch to pieces. We leave our turnip, get a check; we want the thing adjusted. He makes the thing a total wreck, then tells us it is busted.

And then the expert names his price to put the works together, and guarantees she'll tick in ice or stand the tropic weather. The wheels he scatters everywhere, it makes us sigh to view it; and so we groan in deep despair. "Yep, go ahead and do it!"

The jeweler is mighty slick; oh, brother! I have said it; although he does his work on tick, he seldom gives us credit. And though the passing seasons bring their days of work and worry, no doubt he'll tell you it's the spring that gives him most hte worry.

Like woman in the ancient rhyme, his work is never ended, and yet he has a lot of time from sundry hooks suspended. The job is hardly one of ease, it keeps him down to cases; and though he's all alone he sees a lot of hands and faces.

And romance, too, he finds it there, and,what is more essential, although he lays some secrets bare, he keeps them confidential. If he should tell whose face he found inside of hubby's ticker, he'd spread a lot of gloom around and make some wise ones snicker.—*Seattle Post-Intelligencer.*

The Vanity Case de Luxe

By Estelle Arnold.

Illustrations by courtesy of Bailey, Banks and Biddle, Philadelphia, Pa.

THE matter of being well groomed is a duty we owe to ourselves. We hear so much of what we owe, in our appearance, to Society, not any special social set, but Society at large. The debt is doubly paid when we have acquired the poise necessary to mark time with the leaders.

The Girl of the Period in her early 'teens is quite conversant with all the requisites of the toilette, and it is not left entirely to *ma mere* to teach her that a dainty appearance, wrought by care, is of vital importance to her success; and so the Vanity Case has become a matter of necessity.

History gives little or nothing that we may revert to in order to establish its origin, but the Vanity Case has been in the course of development since the day Eve first saw her face mirrored in that wonderful lake in the Garden of Eden, since which time it has ben woman's prerogative to invoke admiration, and there never was a time when woman was more sensibly conscious of its power.

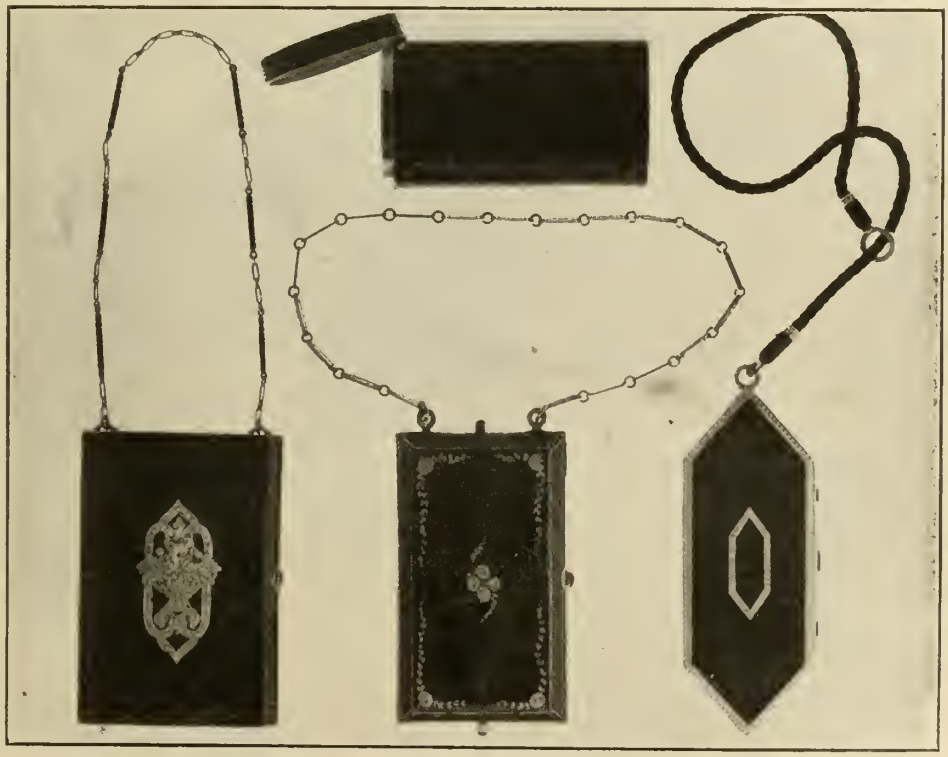
Woman has always been a devotee of her mirror, but you could hardly picture the Twentieth Century Girl, while *en promenade*, being burdened with hand mirror from her dressing table. "It isn't being done this season," she will laughingly tell you. However, in the early Christian era to carry a hand mirror of polished copper was considered quite *de rigueur* in Rome, and as Roman ladies were being borne on litters through the streets, to and from the baths, they not only were wont to use these mirrors in public, but were not averse to calling the attention of their friends to their own attractiveness as reflected by the polished plate.

The polished plate has been replaced by the glass, and become diminutive in size, but the mirror has never been abandoned. It was hung from the old-time chatelain with its many ornaments, useful and otherwise; one of the most useful, however, being the small box for powder, that indispensable toilet preparation, conceived by the original perfumiers as a dainty manner of perfuming the body. Its worth, appreciated, has come to us from time immemorial, and is likely to remain with us for all time.

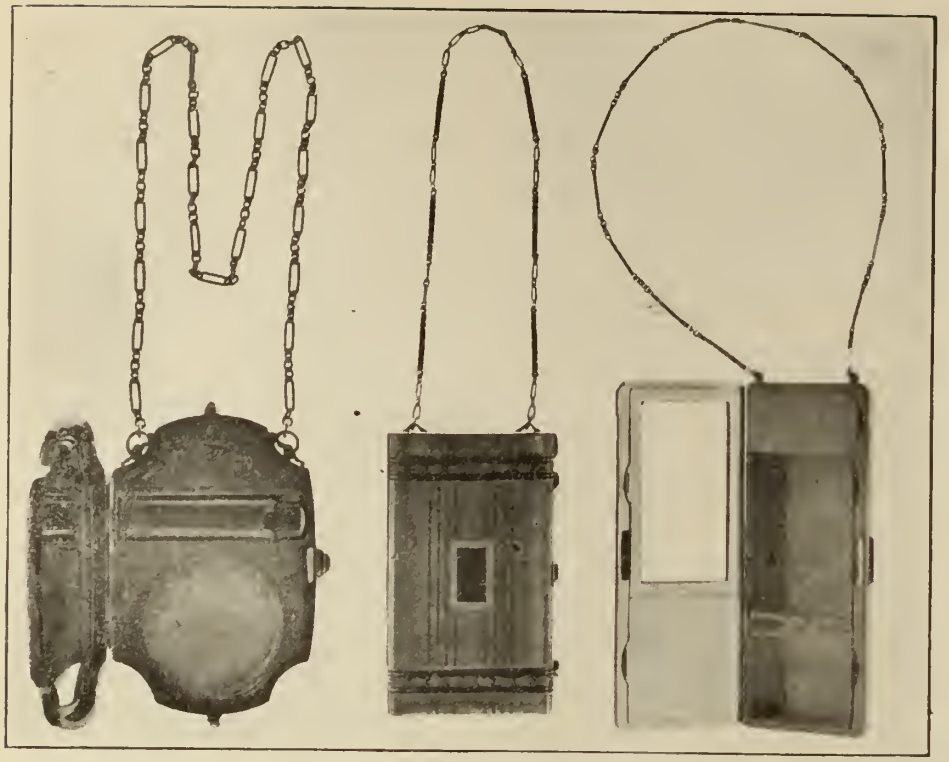
These chatelains, fastened to the waist line of the gown, became cumbersome, gradually fell into disuse, and in due course came the purse of leather with one compartment entirely devoted to articles of the toilette, also the leather vanity box, all of which are quite impractical for all occasions, as milady to retain her smart, fresh apperance, must have at hand the dainty powder puff, and to relieve the paleness of fatigue, the lip stick. However, that she may be cognizant at all times as to whether their use is a necessity, her mirror must accompany these. With this in mind, the jewelry craft has placed at her disposal the Vanity Case; from divers forms of powder boxes—round, oval and octagon, in platinum, gold and silver, that are plain polished, satin-finished, engraved, enameled, highly ornamented or jeweled—to such Vanity Cases as are here illustrated, truly works of art. They are of such beauty as to be in keeping with the toilette of elegance, and yet each and every one bespeaking an undeniable refinement.

In addition to being fitted with the tiny powder puff, powder, lip stick and mirror, there is the ladies' vanity case and cigarette case combination; and that the lady of fastidious taste may use her favorite wax taper, there is a compartment for these.

It is difficult to portray in photographic illustration the exquisite design of the vanity case and gold mesh purse combination here shown, such a combination would be most adaptable to the present fashion, where the vanity case and mesh bag are worn at the same time on long chains, the chains being separated and looped one within the other, or interlocked. In this instance a clever idea would be to attach a cigarette case, equally as handsome, as these cases go hand-in-hand in the matter of comfort and usefulness, and when they are of the nature here illustrated, they can but bring joy to their possessor.



Upper—$200 Ladies' Cigarette Case, oval; 14k gold and plain black enamel. Left—$1,550 Ladies' Cigarette Case; 14k gold and black enamel, fancy diamond paved design. Centre—$625 Cigarette and Vanity Case; 14k gold and black enamel with fancy white enamel design. Right—$1,050 Vanity Case; 14k gold and black enamel, white enamel and dot border, diamond paved shield, and diamond paved slide on black cord.



Left—$350 Vanity Case; 14k gold, fancy engraved; lip stick and puff enclosed. Centre—$550 Vanity Case; 14k gold, engine turned and black enamel lines, diamond paved, oblong black enamel shield. Right—$300 Vanity and Cigarette Case; 14k. gold, engine turned lines, oblong shield, and black onyx catch.

Left—$300 Vanity Case; 14k gold, black and white enamel, gold shield, and diamond catch. Centre—$700 Vanity Case and Mesh Bag Combination; case has engine turned lines, black and white enamel lines, two diamond catches, and twelve other diamonds. Right—$700 Vanity Case and Cigarette Case Combination; engine turned and engraved, black enamel border, platinum and diamond design.

As a gift the vanity case is most appropriate for all occasions: with the season's best wishes, as a birthday gift, a graduation gift, an engagement present, or a wedding or anniversary gift. Two or more will not be found superfluous in the same jewel box, as there is the sampler case for shopping, walking and outdoor sports, and the more elaborate case for dress occasions, its beauty an added attraction to the general ensemble of jewels worn It has a place entirely its own, and assumes the personality of its owner.

There is nothing quite so beautiful as a beautiful woman, next to which is the woman who, conscious of appearing at her best, attains a charm which, while she may not so credit it, is due to her Vanity Case.

There is an air of "swank" about a plain, all-enamel cigarette case such as the upper one in the illustration on the previous page, especially when that which lies beneath the enamel happens to be solid 14k gold. The same may be said also to some extent of the trio beneath; but in the case of these the intrinsic value is more apparent, due to the inset diamonds. They represent about the last word in costly dress accessories, and are not to be recommended for use when shopping in crowded department stores.

The centre of the three, while not so costly as the others, is more to be recommended from an artistic standpoint. Like the upper case in the illustration, it does not bear its value on its surface. The design was well conceived, and the enamelling exquisitely done.

In the upper illustration on this page the middle case is the most striking. This particular combination of engine turning and black enamel lines has frequently been used to good effect in cigarette and vanity cases, in some of which the border is done in a geometric pattern of black enamel against white or green gold, the remainder of the case being alternated lines of white enamel and gold. In the case in question, however, the diamond paved black enamel shield adds a certain richness to the ap-

(*Continued on page 50.*)

Composition and Use of Enamels

By M. P.-Verneuil. Translated by Irene Sargent.

BEFORE advancing to study the productions of modern workers in enamel, we must pause to devote a few considerations to the same art as practised in the past. But the retrospective glance needs only to be brief.

CLOISONNE ENAMELS.

These may be regarded in their origin as the simplification, by means of a flux, of work executed by the lapidary, who encrusted table-cut stones in gold settings, thus forming a kind of mosaic. Such specimens of enamel are the most ancient known. Cloisonne enamels were produced by the Egyptians, and again, after an interval of long ages, by the Byzantines, who practised the art from the sixth century onward, and, in their turn, transmitted it to the craftsmen of western Europe. In France, Germany, Italy, perhaps even in England, cloisonne enamels were executed from the ninth to the twelfth century. Subsequently, this costly method was largely abandoned, except by jewelers. These artificers continued to produce cloisonne enamels down to the sixteenth century. The work was usually executed upon gold or silver, more rarely upon copper, and, in exceptional cases, upon iron.

We may regard the filigree enamels, which were executed from the fifteenth to the seventeenth century, in Hungary, and throughout the valley of the Danube, as an extension of the previous method. In the later process, the cells or partitions are replaced by filigree, and the enamels are not subjected to polishing.

CHAMPLEVE (SUNKEN) ENAMELS.

Specimens of this class have been known since classical antiquity; they have been found in Italy, France, Germany and Great Britain; all apparently dating from periods prior to the third century of the Christian era. This method seems to have been abandoned during several hundred years. The first examples, belonging to the West of Europe, are not earlier than the ninth century. They are executed upon gold, and appear to be a simple modification of the cloisonne process.

The metal employed in the champleve (sunken) process has largely been copper of considerable thickness.

This process offers most varied results, according as plain spaces of metal are reserved for the figures, or as, inversely, the figures are enameled, and thus relieved against a gold background. The craftsmen of the Rhineland and the region of the Meuse, in the twelfth and thirteenth centuries, the enamelers of Limoges, in the twelfth, thirteenth and fourteenth centuries, obtained excellent decorative results from these processes, which were sometimes united in the less important parts, even in enameling upon copper, with the cloisonne method.

Translucent or transparent enamels have scarcely been employed, except for the decoration of the precious metals, gold and silver.

In the class of translucent enamels, must be included the specimens of perforated cloisonne, produced in France as early as the fourteenth century, but which are extremely rare. These enamels, once finished, appear like painted windows, into the mass of which metallic partitions have been plunged. We have no information upon their special composition and treatment other than that given by Benvenuto Cellini:

Within an iron frame, having the shape of the enamel to be produced, the craftsman deposited with a brush a thin layer of earth, in order to prevent adhesions of the enamel. Then, he placed inside the frame the design composed by the aid of small metal plates, as is the case in the production of cloisonne. He next applied the enamel, as in the cloisonne process, and, after a certain number of firings, he obtained a kind of glass, very thick, and easily detached from the iron frame which had served the purpose of a mold—but a mold to which the enamel did not make the slightest adhesion. Such enamels could afterward be set, like precious stones, in pieces of jewelry, or in objects of church ornament and service.

* * *

Certain artists working in modern jewelry have reinstated this too long neglected substance. But the public perhaps does not clearly understand either the difficulties which the artists have overcome, or the processes which they have been forced to employ in order to attain fine results. These we shall here attempt to indicate.

All metals do not receive enamel with equal susceptibility; certain of them can not be submitted to the process. Gold, silver and copper, with their various defects and qualities, will alone constitute the subject of our study. Platinum, bronze and iron are of more difficult and less frequent use.

Gold is the metal best adapted to the purposes of the worker in enamels. It provides him with a medium brilliant and beautiful. Furthermore, enamels when brought into contact with it, do not undergo any regrettable change, as is too often the case with copper, and above all with silver. This we shall discover later, in examining these metals.

Whatever may be its alloy, that is to say, its degree of purity, gold easily receives enamel, but the proportion of nine hundred and twenty parts of pure gold in one thousand of metal is the most usual combination. It is evident that with gold, as with the other metals, the degree at which enamels are fusible must be considerably lower than that peculiar to the metal upon which they are employed. The paste is usually produced at about eight hundred degrees.

The reason for the employment of gold in as pure a state as possible, is that the copper there existing as an alloy, as it becomes less and less in quantity, diminishes to the same degree the chances of failure.

In the process of enameling, the presence of an oxidizable element, like copper or silver, is much to be regretted, since reactions between such element and the enamels are always to be feared at the moment of the fusion of the latter. One of two results follows: either the enamel dissolves the metallic oxide produced in the metal by the rise of temperature, this oxide coloring the enamel, or modifying its original color-combination; or again, the enamel oxidizes the metal itself, and the oxide, thus formed, acts upon the enameling substance.

For this reason, gold enamels the more easily as it becomes purer, and the reactionary effect of the enamels upon the copper of the alloy are less to be feared.

We have just learned what action occurs when enamels are brought into contact with oxidizable metals. This is the case with silver and with copper. But the color effect is often limited to the portion touching the metal. Therefore, opaque enamels are less influenced by these chemical facts than are the transparent pastes. Furthermore, the oxidizable metal can be isolated from the coloring enamel, and the latter be made to retain all its qualities.

Such are, then, the metals most frequently enameled. We have yet to study the processes of enameling and the composition of enamels.

Enamel is a vitreous substance, colored, or colorless, opaque, or transparent, which, being applied to metal and heated with the latter to a fixed degree, adheres perfectly to it.

Enamel offers to the sight three different aspects. It may be transparent, translucent, or opaque. When it is transparent, the metal beneath it can be wrought with excellent artistic effect. It is then that its employment becomes a task of extreme delicacy, especially upon silver; the defects and the stains resulting from oxidation being plainly visible. Translucent enamel is traversed by light, without, however, being made to reveal its interior substance. Finally, opaque enamel refuses all entrance to light, and its surface alone is visible. Each of these qualities may be employed by the artist according to the effect which he desires.

Let us now pass on to consider the composition of enamels. First of all, it may be said that the flux is nothing else than a colorless glass, serving as a common basis to all enamels, and to which the addition of certain substances communicates various color-effects, or even opacity.

It is evident that we can not here enter into all details of the composition of enamels, but we may at least briefly summarize this process.

Enamel, pure and simple, that is: the flux—the colorless glass—can be produced in various ways; the proportion of the constituent elements varying. We present several formulae: silex: three parts; red lead: two parts; azote of potassium: two and one-half parts;—or again: silex: three parts; red lead: five parts; azotate of potassium: one part;—still a third formula: silex: two parts; red lead: three parts; azotate of potassium: ten parts;—or a fourth formula: silex: two parts; red lead: two parts; carbonate of sodium or of potassium: one part. These proportions are for copper and gold; but if silver be employed, the susceptibility to fusion should be increased.

It is seen that the proportions differ according to the result sought. But it can not be too often repeated that the beauty of a work in enamel depends upon the correct constituency of the paste itself.

According to its constituency, an enamel is hard or soft: that is to say: it fuses at a temperature more or less high. Of the two qualities, hardness is preferable, since the enamel possessing it, although more difficult of treatment, resists more perfectly the destructive action of the atmosphere. But it is plain that there is no necessity of using in the same work any but such enamels as fuse at approximate temperatures; just as it is evident also that, as far as possible, we should combine only those enamels which have a common base.

We have now procured our transparent enamel, our flux. We can color it at will by the addition in suitable quantities of metallic oxides, which we fuse with it. It is easily understood that, in proportion as the oxide is strong, the color-effect of the enamel is intense.

We here give a very brief table of the combination of various oxides with the flux, together with a statement of the colors which they produce:

Yellow—Flux: ten parts; chloride of silver: one to two parts. Or again: flux: four parts; oxide of antimony: one part. The oxide of uranium also gives a beautiful golden yellow.

Crimson—Flux: twelve parts; Cassian purple: one to two parts. Oxide of copper and chloride of gold also produce fine qualities of red.

Blue—Flux: ten parts; protoxide of cobalt: one to two parts. A combination of oxides of copper and cobalt in suitable proportions gives a turquoise blue.

Green—Flux: ten parts; sesquioxide of chromium: one or two parts. Or again: flux: thirty parts; black oxide of copper: one to two parts. The oxide of iron produces also a fine bottle green.

Violet—Flux: thirty parts; peroxide of manganese: one to two parts.

A combination of the oxides of iron and manganese gives black or brown, according to the proportions used. Other substances, other oxides are also employed which we shall not here mention.

It is well to note that the opacity of enamels is often desirable. It is easily obtained by adding a suitable quantity of stannic acid in the form of calcine. This form is obtained by fusing a mixture of one hundred parts of pure lead with twenty parts of equally pure tin.

The mixture is continually stirred, until the whole is changed into a dull yellow oxide, or stannate of lead. The oxide is then pulverized, washed, and purified from the non-oxidized metallic parts. It is now ready for use.

To render the flux opaque, it is only necessary to replace the red lead by a suitable quantity of calcine. Thus, for example, to every three parts of silex must be added five parts of the calcine obtained as we have just described, and also two parts of azotate of potassium. The flux thus obtained is afterward colored by the addition of metallic oxides.

We have now rapidly outlined the processes of producing enamels, and we can not here extend the description of this special chemistry. For it is the art of using enamel which we are here studying, and not the art of producing it.

It is to be regretted that certain enamelers are easily satisfied by the ordinary commercial pastes. Certainly these offer an indispensable resource, but the sole use of such limits the wealth of the palette of the artist, which might be rapidly enriched by research and perseverance. This fact has been understood by certain workers, and the results obtained by them have amply rewarded their labors.

Having thus rapidly reviewed the composition of enamels, we shall now consider the manner of employing them.

As they issue from the crucible, the enameling substance is molded into cakes, and in this state it is procured by artists. It now becomes necessary to reduce these masses of paste to a form in which they can be used: that is to say, they must be subjected to grinding.

For this purpose an agate or porcelain mortar is used, in which vessel the enamel, covered with water, is placed. The mortar stands upon a piece of thick leather, and the enamel is ground by means of an agate pestle, struck by a small mallet.

The enamel must be brought to a very fine, but not an impalpable, state of powder, and when finished, it should offer the appearance of fine sand. The process of grinding should not be carried to excess, for, in this case, devitrification ensues. Devitrified enamel can not be employed, for the reason that it will not glaze under fire.

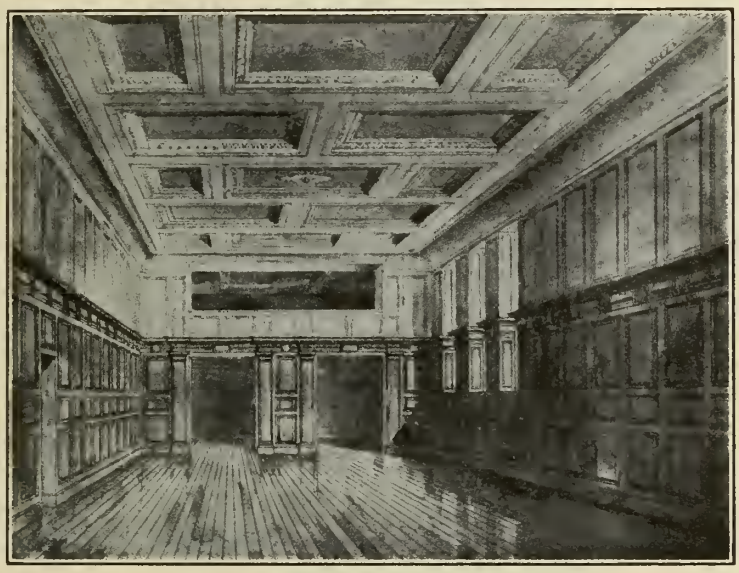
The enameling substance brought, as described, to a suitable pulverization, is now copiously washed. It is decanted and then washed anew in water tempered by azotic acid. This double process is repeated until the water rejected is absolutely pure. A final washing with distilled water is very desirable. The enamel, thus thoroughly prepared for use, is now stored in flasks filled with water.

(*To be concluded next month.*)

The Pewterers' Company

THE Pewterers' Company ranks sixteenth in the established order of precedence among the "City Companies," or guilds of old London, and the records of the craft relating to past history are plentiful, the earliest information of importance being found in the ordinances for the year 1348, in the reign of Edward III, where the Company is described as the Craft of Pewterers. The ordinances deal almost exclusively with matters relating to the trade, their main object being to enforce a high standard of materials and workmanship upon makers of English pewter, a reputation for which has been since maintained by the Company. Another ordinance for the regulation of the trade was approved by the Court of Aldermen in 1438, and was followed six years later by an Order of the Common Council, granting the Company the right of purchasing one-fourth of all tin sent for sale to London.

In 1451, the series of audit books begins, the accounts being very simple in early periods, the receipts consisting chiefly of fees paid for admission to the craft, fines, payments for quarterage and gifts and bequests. The total receipts for 1451-2 were £39 4s. 11d., while the payments amounted to £2 6s. 11d., and included money given to almsmen, expenses of attendance in the Lord Mayor and Sheriffs Procession to Westminster, attendance at the Grey Friars on their annual election day, which was the Feast of the Assumption of the Blessed Virgin. The hall of the Austin Friars monastery and its offices were used for the annual feast of the Craft and for the ordinary business of the Fellowship.



PEWTERERS' HALL, LONDON.
From a drawing by Mr. L. Stanley Crosbie, F.R.I.B.A.

In 1473, Edward IV granted the Company its first charter, giving license to Peter Bishop, William Large, and Thomas Langtoft, who were then Master and Wardens of the Craft, to found to the honor of God and of the Virgin Mary, a fraternity or perpetual guild of one Master, two Wardens and Commonalty of the Mistery of Pewterers. Powers were also given to the Company to search for false wares in London and throughout England, and the King's officers were to give them every assistance for that purpose. A result of the charter was to bring about the inclusion of many country members, who were hospitably entertained when business brought them to London.

The Company took its part with other guilds in municipal duties and ceremonies, and in contributing its full quota of men and money to meet the demand made by various monarchs on the city of London. A confirmatory charter was granted to the Pewterers by Edward IV. in 1478.

The Yeomanry or Freemen had a separate organization of their own with a master and three wardens chosen from the Livery of the Company. Like the Company itself, this organization was connected with a religious association, which was known as the Fraternity of St. Michael the Archangel, the annual festival of which was held in the church of All Hallows, Lombard street.

In 1503-4, the Pewterers obtained an important Act giving them powers for the suppression of abuses in the trade, one of its clauses providing that all pewterers should put their mark or "touch" upon their goods, and this Act continued for the following three centuries to be the company's principal means of asserting their authority, and as such was reprinted and widely circulated as late as 1741.

The charter of Edward IV was confirmed by Henry VII and by other charters of *inspeximus* granted by Henry VIII, Philip and Mary and Elizabeth.

A general Act was passed in the year 1503-4 forbidding any of the Companies to make ordinances or bye-laws until such ordinances had been approved by the Crown, and the Pewterers submitted their bye-laws for confirmation in 1522. This document embraces the whole constitution of the Company, including its trade control and internal organization.

The Company possessed a grant of arms in 1473, the date of its incorporation, and this grant was confirmed by Thomas Benoilt, Clarencieux King of Arms, in 1533. They are described as being—

"Asure a chiueron gold between three stryks silver upon the chiueron three roses gueules their stalkes, buddes and leues vert as it aperith in this margent, and in their stremer our lady assumpcion powdred with lyllye potts and strykes with their woide accustomed crest: a mount vert thereon, two arms embowed vested argent cuffed gules, holding in both hands erect proper a dish argent. Supporters: Two sea horses or, their tails proper. Motto: In God is all my trust."

The first member of the Company elected Lord Mayor was Sir Thomas Curtis, who served the office in 1557, and it is recorded that presents were made to Alderman Curtis and Alderman John Catcher when they served the office of sheriff, towards the cost of furnishing their houses. Loans were required by the Crown from a very early date, and the methods of assessing that for Queen Mary in 1558 caused great discontent. Personal service was also demanded for pageants and for wars, when the Company had to equip their members both with clothing and arms. A store of arms was kept at the hall and an armorer employed to keep it in good condition.

The number of the Pewterers' charters is accounted for by the pressure put upon them at the beginning of each new reign to secure a renewal, which frequently cost large sums of money. They employed any balance of money they had in hand in purchasing tin, which was sold to their members at a small profit. A Christmas gift was made to

the Lord Mayor in 1564, which afterwards became an annual present of from two to four pounds, and similar presents were made to the Speaker and other great officers of State, when the Company were seeking legislative powers or protection.

The term "Livery" is first used about the year 1564, superseding the earlier term "Clothing." In 1568, the Liverymen's fine was 20 shillings besides a spoon, and the Company became the possessors of a fine show of plate by this means.

Journeymen and apprentices were kept strictly under surveillance, and were not allowed to be away on Sunday until after evensong. Apprentices were bound for seven years, and both they and journeymen were whipped for certain offences, which punishment was usually inflicted in the hall and in open court. Members were forbidden to go to law with one another, and the minute books are largely taken up with records of the settlements of disputes between members. Disputants were often sentenced to dine or sup together accompanied by their wives. Fines for bad metal or workmanship were impartially inflicted on all, not excepting the Master and Wardens, and if money could not be obtained, the Company distrained in tools, ware, and even dress and clothing. Offenders were frequently made to alter their "touch," or mark, and, if liverymen, were sometimes deprived of their hoods, thus losing the privileges of the livery.

The hall was let out for weddings and dinners to outsiders, and furnished a source of income to the Company; in 1570 an Italian exhibited a wonderful castle there. The Craftsmen also used it daily; they were required to attend in cleanly apparel and without aprons, and were forbidden to play games of chance.

The annual election banquet was attended by all, even the poorest, of the Yeomanry, with their wives. After the dinner, there was a pageant for which "play pence" were collected. The quarter-day dinners were attended by the Livery only, while the Yeomanry had their own festival at Michaelmas.

An Invitation Card to a Liveryman of the Pewterers' Company.

The trade regulations were very numeorus and strictly enforced, but great trouble was caused by tinkers and hawkers, whom the Company found it very hard to suppress. Suspected metal seized by the Company was brought to the Hall, where appliances for melting and testing were kept. If inferior, it was usually forfeited and sold to the Master and Wardens, who were permitted to buy it; the amount realized being equally divided between the Crown and the Company. Bad ware or metal was marked with a broad arrow. Gilding pewter was strictly prohibited, as well as the letting out of new vessels for hire. The selling price of pewter in shops, fairs and markets was regulated by the Company.

The Pewterers, together with other guilds, were forced to keep a store of wheat, to be sold to the poor in times of scarcity; and stored their supply in a granary which formed a part of their premises. As the commodity was perishable, the Company sometimes contracted with a baker to relieve them of their liability on their receipt of a precept from the Lord Mayor.

Touch plates probably existed from the sixteenth century, but only five have been preserved—the earliest of which dates from the middle of the seventeenth century: but the minutes of the Court of Assistants abound with applications for permission to alter a touch or to take that of a deceased master or widow or partner; but no register of these touches exists. The Company strongly opposed all attempts of the tinners of Cornwall and Devon to evade the Stannary Laws by adulterating tin at the Smelting House, and secured the appointment of one of their members as King's Assayer; but their relations with the Stannary authorities were frequently strained. The Pewterers tried to secure an abatement on the duty of exported manufactured pewter and an increase in that on exported tin, in which they were successfully opposed by the tinners of Cornwall. A still greater controversy arose between the Company and the Patentees or Tin Farmers, who leased the total output of the tin mines from the Sovereign and fixed their own price for its sale. The Pewterers' claim was that an amount sufficient for the working needs of the trade should be supplied to them at a price below that fixed for other purchasers. Both parties used to attempt to influence both Houses of Parliament, their Committees and the High Officers of State; and these disputes went on for a period of two-and-a-half centuries.

There were many branches of the trade, such as Hammermen, Triflers or makers of toys, Spoonmakers, Hollow-waremen and Sadwaremen, as well as the Coppersmiths or Founders who formed a separate organization. In a minute dated 1657, a proposal for the Coppersmiths "going off from us" is recorded. Innovations in manufacture were sternly repressed, as well as the introduction of "engines" to supersede manual labor, while the alloys which might be used were prescribed.

The quarterage due from the members was farmed by the Beadle, who paid the Company £9 a year, receiving the gross amounts. It was a custom and in time an obligation for the tenants to make presents on the grant of a new lease; a fat buck—or, if a confectioner, a march-pain—yearly at the Master's Feast and a pair of gloves to each assistant on the grant of a new lease.

Trade control became gradually weakened by the discontinuance of country searches, and the country members brought the trade into disrepute—defying the Company, who were doubtful how far their powers extended. The resultant deterioration was the cause of the Company's hold on the trade becoming lessened, till it altogether ceased.

The property on which the Hall now stands was orginally purchased by the Company from one Henry Nevyll for £120, and conveyed by him to trustees on their behalf. By those trustees it was transferred to Smalwoode, who bequeathed it to the Company. Although the formal conveyance to Smalwoode did not take place until 1486, the Pewterers commenced building in 1475, and part of the structure was sufficiently completed to allow of a dinner being held there in 1486. The garden was elaborately laid out and provided with a well and vinery. The Company employed workmen and bought material; and Simon Bur-

(*Continued on page* 54.)

What Becomes of all the Gold?

THE gold shortage was one of the chief topics of discussion at the meeting of the American Mining Congress in St. Louis, and the same problem is a matter of concern to the governments and peoples of the civilized world. With vast amounts of gold dug from the earth year after year, the question naturally arises as to what becomes of it.

Three-quarters of a century ago the whole world produced less than $30,000,000 worth of gold. Then the goldfields in California were discovered, and in four years production had increased threefold.

In 1860 the world production was nearly $100,000,000; by the end of the century it was $300,000,000, while to-day the gold mines of the world are turning out very close to $500,000,000 worth of gold every year.

Within about seventy years the output of gold has been multiplied by seventeen, yet in the same period of time the population has increased by only ninety per cent. This being so, it might well be imagined that there would now be more than enough gold for the world's purposes, and that the precious metal would have consequently depreciated in value.

As a matter of fact, nothing of the kind has happened. In the first place, while the population of the world at large has only increased by about ninety per cent. during the period mentioned, that of civilized countries has doubled, and more than doubled. It is the civilized countries that use gold as a medium of exchange and as their basis of currency.

Next, the individual wealth of these countries has increased enormously, and therefore their people require a great deal more gold for purposes of coin. Several countries which in 1850 were working on a silver or paper currency have come up to the gold standard, the latest of these being Spain.

The third and most important point of all is the enormous amount of gold now used in industry. For the arts such as jewelry, gold plate, gold leaf, for purposes of ornament and decoration, the world is now using three times as much gold in a year as the whole amount produced in 1845.

The waste of gold is another factor which keeps down the supply. Few people consider how great is the waste of gold by wear and tear. In the course of one year's ordinary use, a five-dollar gold piece loses one and a half per cent. of its weight. The aggregate lost in this way by the gold coin throughout the world amounts to many millions of dollars every year.

Then, every ship that goes to the bottom takes with her a certain amount of gold. It may be a small amount or it may be millions of dollars. In addition, there is much gold lost every year through the burning of stores and dwellings.

Besides all this, there is the matter of hoarding. In countries where banks are not found in every town, the people who have gold hide or bury it. In many cases they die without revealing their hiding-place. In this way India alone swallows up several million dollars worth of gold yearly, China more than this, while Africa is at present absorbing gold in this way at the rate of more than five million dollars a year. The money is paid as wages to Kaffir laborers at the mines, and by them carried away to their kreels, whence it never returns.

In the ten months' period ending with October, according to the Government's report, exports of gold from the United States totalled $270,000,000, representing by far the greatest outward movement of the metal in history, save for the $360,000,000 sent abroad in the first ten months of 1917. Even in 1917 there was no monthly total which approached the $82,900,000 exported last June, immediately following the removal of the Government's embargo on shipments. For the entire year 1914, when the heavy pressure brought to bear on our markets by Europe led to the formation of the "$100,000,000 gold pool," shipments were $48,000,000 less than for the ten months of 1919 now elapsed.

For the first ten months of 1919 there were sold by the jewelry trade of Paris 7,200,000 pieces of gold and platinum jewelry and 23,300,000 pieces made of silver. In 1913 the figures for the corresponding months were 3,200,000 pieces in gold and platinum and 17,000,000 pieces in silver. The increase in the weight of the pieces of jewelry in gold and platinum sold amounted to 12,600 pounds. The price of gold increased from 3,400 francs ($680) per kilogram to 6,800 francs ($1,300), and that of platinum from 6,000 francs ($1,200) to 30,000 francs ($6,000).

America has secured the services of approximately 90 per cent. of the expert gold and silver workers who were engaged in the business prior to the war.

Virtually the entire world to-day is dependent on the men now in America for its oriental jewelry. Among the artificers who have come to the United States and now are settled permanently, it is believed in New York are the cleverest of the workmen who for years manufactured in Europe the "antique" mountings which have been so much in demand. In Maiden Lane, New York, alone there are more than fifty of the cleverest of the designers at work. Many of these men were in The Netherlands or in Belgium, some were in Bulgaria, a few in France and Switzerland before the war.

While the presence here of possibly 250 additional gold and silversmiths may not seem significant, those who know what they are doing realize that they have added millions to the country's productive value and that for the time at least, America and not Europe is the great center of that industry which made many fortunes for Europeans during the last century.

One of the brilliant classes of work being done by them is the production of antiques wrought out of peacock gold. Just before the war it had come in again in Europe and the leading artificers were busy experimenting with the coloring of gold. The war apparently drove the designers to America. Since their arrival they have perfected the processes, and to-day are rivaling in the variety of colors and fineness of workmanship the beautiful pieces of a century ago. This would have been impossible in the United States before the war.

The use of personal ornaments dates from the earliest periods of which we have any knowledge, and it characterizes every variety of the human race whether civilized or savage. It is probable, that the wearing of gold and silver ornaments immediately followed the discovery of those metals.

Probably gold, from the form in which it is usually found and the beauty of its color, was the first to be used in this way, and also from its ductility and the capacity of receiving polish, the first to invite artistic skill in its working. Gold ornaments displaying a high grade of skill in their manufacture, have been recovered from the ruins of Mycenae and Hissarlik, and from the tombs of

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Show-Down Due in England

The chief problem for British goldsmiths and silversmiths seems to be not to find markets, but to supply them, according to Roslyn E. Hart, of Toronto, jewelry importer, who is at present in England.

"I have been here since the latter end of March with the object of persuading British manufacturers to allocate a portion of their output to Canada," he writes to THE TRADER. "My task has been a hard one indeed, and anxious as they are to extend export trade it is impossible to meet the demand for goods in the home market at present, and this in the face of the fact that generally speaking, business in jewelry and kindred lines in England is not good, according to information which I have gathered.

"The production is not what it should be, and wages are high, which makes it appear superficially as though money was very free; but in the opinion of several large merchants with whom I have talked, a show-down is on the way, and they feel that within, say, twelve months things must change; i.e., production must increase or wages decrease. In the meantime we in Canada cannot expect much from Britain in the way of merchandise during this year."

Russia's Declining Platinum Production

This continent ordinarily consumes about half of the world's platinum production, and hence is vitally concerned in the decline of Russian output, which in normal times furnished more than 90 per cent. of the world's platinum.

The industrial uses of platinum have widened considerably in recent years. It is now an important element in the manufacture of sulphuric and nitric acid, electric furnaces, contacts for telephone, telegraph and wireless systems, aeroplane engines, scientific and surgical instruments and other articles. The dental industry and chemical laboratories also require a large amount of platinum.

The most recent reports available show an almost complete cessation of Russian production by the middle of 1918. According to the following table, the rate of production in the early part of 1918 had fallen to less than one-sixth the pre-war rate:

	(troy ounces)
1909-13 (5-yr. aver.)	172,000
1914	157,000
1915	108,000
1916	79,000
1917	98,000
1918 (first 6 mos.)	13,000

Between 1887 and 1913 Russia exported 82 per cent. of her total platinum production.

Use of Comparatives

"There is a distince difference between comparative values and comparative prices," said Richard H. Lee in a recent address. "A comparative value is a comparison between an opinion as to what a thing is worth and the price at which it is offered for sale. A comparative price is a comparison between a former price and a present price. A comparative value may be applied to a product which has never been on sale in a store and which has just been received. A comparative price can only be applied to a product formerly sold by the concern at a fixed price. Comparative values are misleading, because they are mere matters of opinion. Comparative prices, if honestly employed, are not objectionable. Careful business institutions seldom use comparative values. Some do use comparative prices. A few consider that any comparison, either of value or price, is bad merchandizing, and consequently they use neither."

Vanity Cases de Luxe

(*Continued from page* 44.)

pearance of the whole, without emphasizing too greatly the matter of "price."

An unusually ornate interior is shown in the case on the left. That on the right is plainer, but seems to be more saving in space, combining the virtues of vanity and cigarette cases in one.

The show-piece of the lower illustration is the combined vanity case and mesh-bag; but the vanity and cigarette case on the right is almost Grecian in its chaste beauty. The effect of the geometric black enamel border can here be seen, though in this case it is helped out by the engraved design through which it runs. The platinum and diamond design in the centre is an exquisite touch, and adds a touch of brilliance without detracting from the severe beauty of the case.

Canada's Gold Consumption

In view of the possible enactment of a gold excise tax in Canada the consumption of gold in the arts and manufactures here becomes important. In 1918, the last year for which statistics are available, the gold thus used had a value of $1,811,746. Jewelry and repairs required $937,260. Dental supplies $639,586. These were the principal items, although a number of smaller ones are included in the total sum.

The complete list, embracing both gold and silver, as supplied by the Dominion Bureau of Statistics at Ottawa, is as follows:

Industry	Gold	Silver
Jewelry and repairs	$937,260	$320,091
Dental supplies	639,586	816
Electroplating	919	2,415
Silversmithing	34,921	146,207
Watch cases	199,060	21,811
Mirrors and plate glass	.....	1,541
Photographic materials	.....	98,995
Totals	$1,811,740	$601,575

Jewelers are beginning to use a new sort of watchmakers microscope, for a new purpose. Instead of keeping to themselves all the hideous secrets concerning the inside of an old or cheap watch sent in for repairs, it is now the policy of many to expose these secrets to the owner of the timepiece by means of a microscope constructed partly for this purpose. In no better way can the faults of the old watch be exposed, and by no other means can the need of a better one be brought home so convincingly to the customer.

"The building of a character is the soul of this organization," says a card from Marshall Field and Company, "because the ideal of Service is possible only with those who recognize their social responsibility to the community. The mature minds that guide the destinies of this institution to-day are but the ripened fruit of youthful zeal and enterprise planted in some secluded corner in years not far ago. In the alchemy of this store there is a ceaseless refinement that yields from its crucible the precious metals fittest for the welding of Service. Here in the ranks to-day are the generals of to-morrow."

Definitions of Jeweled Watches

SO many complaints have been received in connection with fraudulent advertising and false representation of watches, particularly as to the amount of jewels used in fake watches, made, up for the swindling trade, the Jewelers' Vigilance Committee was asked to prepare a statement showing exactly what was meant in trade and commerce by the terms "7 jeweled," "15 jeweled," "17 jeweled," "19 jeweled," "21 jeweled" and "23 jeweled" watches.

It was suggested that the trade have before it at all times a statement as to exactly what the jeweler means by these terms and consequently what the public expects to get when the terms are used.

To meet this demand the Vigilance Committee has sent to its contributing members and others a statement prepared by the sub-committee appointed for this purpose, which is not the opinion of the committee, but a consensus of opinion of the experts in the watch trade, who answered a questionnaire sent out upon the subject. These included not only the experts of the various watch companies of the country, but representatives of the leading watch importers, as well as prominent horologists and watchmakers to the trade.

This information will be given generally to the trade through the officers of the State and local organization that it may be available to all jewelers or others who are interested in prosecuting the faker, should the latter seek to defend his nefarious practices, by trying to impose upon the courts, with misinformation as to what a 7, 15, 19, 21 or 23 jeweled watch really is.

The members of the Jewelers' Vigilance Committee, as well as the entire jewelry trade, is greatly indebted to the sub-committee, of which John W. Sherwood is chairman, for all the data and information contained in this circular letter, which was secured by this committee after they had been to a great deal of trouble in the matter.

The definitions of the various watches have been summed up as follows:

A seven jewel watch should have two balance hole jewels (upper and lower); two balance end stones (upper and lower); one roller jewel; two Pallet stones, receiving and locking.

A 15 jewel watch should have two balance hole jewels (upper and lower); two balance end stones (upper and lower); one roller jewel; two Pallet stones, receiving and locking; two third wheel hole jewels (upper and lower); two fourth wheel hole jewels (upper and lower); two escape hole jewels (upper and lower); two Pallet bridge jewels (upper and lower).

A 17 jewel watch should have two balance hole jewels (upper and lower); two balance end stones (upper and lower); one roller jewel; two Pallet stones, receiving and locking; two third wheel hole jewels (upper and lower); two fourth wheel hole jewels (upper and lower); two escape wheel hole jewels (upper and lower); two Pallet jewels (upper and lower); two centre wheel hole jewels (upper and lower).

A 19 jewel watch should have two balance hole jewels (upper and lower); two balance end stones (upper and lower); one roller jewel; two Pallet stones, receiving and locking; two third wheel hole jewels (upper and lower); two fourth wheel hole jewels (upper and lower); two centre wheel hole jewels (upper and lower); two escape wheel hole jewels (upper and lower); two Pallett jewels (upper and lower); two escape wheel end stones (upper and lower).

A 21 jewel watch should have two balance hole jewels (upper and lower); two balance wheel stones (upper and lower); one roller jewel; two Pallet stones, receiving and locking; two third wheel hole jewels (upper and lower); two fourth wheel jewels (upper and lower); two centre wheel hole jewels (upper and lower); two escape wheel hole jewels (upper and lower); two Pallet jewels (upper and lower); two escape wheel end stones (upper and lower); two Pallet end stones (upper and lower).

A 23 jewel watch should have two balance jewels (upper and lower); two balance end stones (upper and lower); one roller jewel; two Pallet stones, receiving and locking; two third wheel hole jewels (upper and lower); two fourth wheel hole jewels (upper and lower); two centre wheel hole jewels (upper and lower); two barrel hole jewels (upper and lower); two escape wheel hole jewels (upper and lower); two Pallet jewels (upper and lower); two Pallet end stones (upper and lower).

Accompany the circular was the following brief essay on the function of watch jewels, by Felix B. Pyms, F. B. H.I., which first appeared in the "Jewelers' Circular":

"The most vital factor which machinery has to contend with is that of friction. Every moving part produces a proportional amount of wear and tear at its bearing. In machinery and precision, where uniformity of speed or balance is essential, the bearings of these moving parts are either of the ball-bearing type or jeweled.

"A watch being a machine from which a uniformity of speed is most essential, must, in order to obtain this uniformity and thus give a uniform rate of time, be equipped with jeweled bearings; this reduces the friction to a minimum.

"Most watches are generally equipped with 7, 15, 19, 21 and 23 jewels. The lowest grade lever watch has 7 jewels; anything less is not a watch. The 15 and 17 jewel type are most popular, while the 19, 21 and 23 jeweled watches are owned by those to whom accuracy of time, whether for personal or business reasons, is absolutely necessary.

"Intrinsically, the jeweled bearings of a watch are of no great value except for its specific purpose, when it becomes invaluable. This important fact is lost sight of with the result that poor substitutes are often uesd merely to enhance the appearance of the work and make it more valuable. A great number of present-day watches, including those which claim the distinction of "superior watches," have jewels which are in reality a blind and are in no way advantageous.

"The jewels in use in the modern manufacture of watches are made from certain precious stones; they are the diamond, sapphire, ruby and garnet. The diamond is the hardest of them all, but is very little used, and then only as cap jewels. The jewel mostly used is the sapphire, which is next in hardness and is the best that can be used for watches.

"In the best class of work sapphires and rubies are used; in the lower grade, crystal, and in the commonest, garnet. The ruby, which is really a red variety of the sapphire, is a little softer, but makes very good bearings for train-wheel pivots, and in fine watches is used for this purpose. The color of the ruby is no criterion as to its quality; when so preferred it is merely for its beautiful appearance, which is at its height when of a blood-red color. Garnet jewels should never be used; they are soft and easily crumbled."

E. T. A. Jeweler's Meet

Members of the Eastern Townships Jewelers' Association gathered at Sherbrooke on April 15th for their banquet and semi-annual meeting. It had been decided at the summer meeting last year that in future elections would be held at the spring meeting; but as on that occasion the officers then elected were put in for eighteen months, there were no elections this year, the present officers continuing until next April.

Prior to the banquet, which was held in the private dining room of the Magog House, a meeting of the Eastern Townships Optical Association was held at Mr. A. C. Skinner's store, this being the occasion of the annual election of officers, which resulted in Mr. J. C. McConnell, of Sherbrooke, being re-elected president, and Mr. A. E. Smith, Magog, secretary. A short discussion on optical matters followed the election.

The president, Mr. O. J. Gendron, was in the chair at the jewelers' banquet, at which were present the jewelers named below. Following the luncheon, quite a lengthy discussion of an informal nature although highly interesting to those attending took place.

The secretary-treasurer, Mr. J. C. Brouillette, gave a report of the standing of the organization, financial and otherwise, which showed that every department was on a satisfactory basis.

Letters of regret were read from a number of members expressing their regret at their inability to attend. A telegram was also received from Megantic Jewelers, inviting them to hold their summer vacation in that locality. This invitation was later taken up and accepted.

One of the features was a short address given by Mr. L.J.Pequegnat, of Kitchener, Ont. Mr. Pequegnat is proprietor of the only clock factory in Canada. He spoke of the good will engendered at these conventions, where enthusiasm, instruction and inspiration were the result. "Service" and "Good Fellowship" were the two main themes of his discourse.

The discussions held during the evening were technical, instructive and humorous. Regretting the practice of loaning watches, which has always proved a serious financial strain on jewelers, one member, condemning the practice, stated he could not get the shoemakers to loan him a pair of shoes while he was having his repaired. The practice of free engraving was also denounced as another source of loss. Better engraving at a fair remuneration would be a better method. These arguments were all the more to the point when it is realized that such firms as Mappin & Webb, and Henry Birks, of Montreal; Dingwall, of Winnipeg, and Black, of Calgary, have discontinued the practice.

Mr. A. C. Skinner gave a clear explanation of a simple but effective system of accounting, and also drew the attention of the banqueters to the fact that the jewelry shop was the logical gift shop, as it carried stocks comprising gifts that would endure.

Among these present were the following:

Messrs. W. M. Douglas, Mansonville; A. Carrier, Plessisville; A. A. Donaldson, Coaticook; E. J. Mathurin, Sherbrooke; A. E. Smith, Magog; H. J. McConnell, Sherbrooke; J. N. White, Coaticook; O. J. Gendron, Sherbrooke; L. J. Pequegnat, Kitchener; H. J. Labaree, Lennoxville; M. Bedee, Knowlton; A. B. Odell, Coaticook; A. C. Skinner, Sherbrooke; P. L. Brodeur, Richmond; E. Stacey, Sherbrooke; R. Brouillette, Cookshire; L. C. Brouillette, Richmond; A. Boisclair, Windsor Mills; E. Boisclair, Asbestos; J. C. McConnell, Sherbrooke; J. C. Guertin, Sherbrooke; A. Chamberland, Sherbrooke; J. E. Getellier, Megantic.

Jeweler's Golden Anniversary

Mr. Richard Hemsley, the well-known jeweler, of Montreal, celebrated his fiftieth anniversary of going into business as a goldsmith, on May 1. He was born in Cirencester, England, in 1846, and as a boy was apprenticed to the watchmaking trade, where he served for five years and learned to make every part of a watch.

Mr. Hemsley came to Canada in 1867, just after the first proclamation of the Canadian conference. His voyage to Canada was made on the "Newfoundland," which proceeded partly by sail and partly under steam.

For three years after his arrival he found employment as a journeyman watchmaker, until 1870, when he started in business for himself on St. Joseph Street, now Notre Dame Street. Fifteen years later his place of business was practically ruined by the big flood, which ran four feet deep in his store.

Mr. Richard Hemsley.

The following year, after Mr. Hemsley had got his business in running order again, another flood occurred, but, as he had taken the precaution of moving his stock above the water level, no harm was done.

In 1889 Mr. Hemsley moved to St. James St., to the spot that is familiar to every Montrealer.

In the years since that date, Mr. Hemsley has seen the trend in jewelry change from handmade to machinemade ornaments. He was the first jeweler on the continent to take up enameling. He also inaugurated the making of enamelled maple leaves and other patriotic emblems.

In 1912, Mr. Hemsley's business was converted into an incorporated company known as the Richard Hemsley Company, Limited, of which firm he has been president and general manager.

Mr. Hemsley is probably the only jeweler in Canada who is in possession of the Royal Warrant of Appointment. He received this on the 28th of February, 1911.

What to Avoid in Advertising

RECOMMENDATIONS offered as a guide to advertisers to assist them in avoiding advertising statements and practices that have a tendency to reduce customers' confidence in all advertising," is the title of a booklet issued by the Cleveland Better Business Bureau of the Associated Advertising Clubs of the World. This has been sent out to all advertisers in Cleveland, and was then included in a bulletin from the New York headquarters of the club, so that advertisers throughout the continent should have the advantage of the advice contained.

The text of the "recommendations" is as follows:

1. It is recommended that care be taken to substantiate definitely any fact or assertion made in an advertisement prior to the time the advertisement comes before the public.

Unintentional misrepresentations cause just as much criticism as intentional ones, and the reader does not stop to consider that it may have been unintentional. The result is that the advertisement is criticised to an unjust extent and ensuing advertisements do not inspire the confidence they might deserve.

The wrong impression can be derived from an advertisement in which there is statement of one fact which is not well grounded.

2. It is recommended that the use of superlative statements be refrained from unless the advertiser can, and will, submit proof of such statements to the Better Business Commission if requested.

The force of superlatives in advertising has been considerably weakened through misuse. The public has a right to take superlative statements literally. The advertiser has a right to expect them to be taken literally when he has proof to substantiate them.

The repeated use of superlative statements which can not be substantiated, whether made by the same or different advertisers, destroys the confidence of the public in superlative statements which may be 100 per cent. truthful.

3. It is recommended that where comparative prices are being quoted, values be based on the average quotations for the same class of merchandise in other stores in the city.

The public determines value in this way, and a statement of value means to the reader the average value as found in other stores.

4. It is recommended where comparative prices are being quoted that a definite distinction be made between "early season" values and "current" values based on the average quotation for the same class of merchandise in other stores in the city.

5. It is recommended where comparative prices are being quoted that when merchandise of different values has been grouped for sale at one price, the advertisement state the minimum value in the group as the minumum value.

The reader generally gets the wrong impression of the entire lot of merchandise when the highest values in the group are quoted and the advertisement does not state the lowest values. Where the lowest as well as the highest values are quoted the reader gets a better impression of the group, and will not be subject to disappointment.

Greater confidence in the advertiser is inspired when the complete price range is clearly stated.

6. It is recommended where comparative prices are being quoted and merchandise of different values has been grouped together for sale at one price, that each article bear a ticket indicating to which of the advertised values that article belongs.

7. It is recommended that extreme care be taken in advertising to avoid making statements which might be misconstrued.

Statements which can be misconstrued cause criticism of the advertiser to an extent which may be unjust.

Equivocal statements destroy confidence and invite suspicion.

8. It is recommended that when merchandise is being advertised which is soiled, of second quality, or for any reason whatever not perfect in every respect from the standpoint of the manufacturer, the advertisement state clearly and explicitly the facts as they are.

Unless such facts are clearly stated, customers are disappointed when they come to the store in response to the advertisement, and confidence in advertising is lessened.

Not to state such facts clearly is judged by the Federal Trade Commission to be a violation of Special Provisions to Regulate Interstate Commerce.

9. It is recommended that when merchandise is being advertised which is an imitation of merchandise of higher quality or value, great care be taken that the advertisement does not carry the impression that the merchandise is the genuine quality.

There is danger of misrepresentation to the extent of fraud.

Even if from the sale price quoted it is obvious that the merchandise is not genuine, or even if the advertiser is under the impression that the public is informed generally that such merchandise is imitation, greater confidence is inspired in the advertising if care is taken to point out the facts clearly.

Publicity for Jewelers

(*Continued from page* 35.)

the seasons, and provides for a reproduction of the page advertisements, linking up the store of the retail jeweler with the national advertising. Arrangements will also be carried out for furnishing transfer signs for window display and many other forms of striking and novel advertising, such as picture slides, electric flashers, calendars, blotters, etc.

It was definitely decided on account of the unusual support received from allied industries, to increase the membership of the executive committee from thirteen members to twenty-one, and the following industries were invited to elect representatives: Diamonds, watches, clocks and silverware. It was also resolved that Providence, R.I., be represented and that the retail jewelry trade have two additional representatives. With the representative of the C.N.J.A., this makes up the additional eight members.

On motion it was decided to hold the annual meeting in 1921 in New York City. The members of the committee and a number of prominent Chicago subscribers to the national advertising campaign were invited as the guests of Fred G. Thearle of Chicago to a dinner at the Chicago Athletic Association after the business session of the day. The affair was enjoyed by every one present, several informal speeches were made, and congratulations were extended on all sides to the success of the national movement for the raising of $300,000 for national advertising with the blazing emblem of "Gifts That Last."

The Pewterer's Company

(*Continued from page* 48.)

lingham was employed as master builder or architect—the Beadle of the Company acting as clerk of the works in addition to his other duties.

This building was destroyed in the great fire of 1666; and at the first meeting afterwards, which was held at the Mitre Tavern, within Aldgate, it is recorded—

"And since it hath pleased God to destroy ye said Hall by ffire soe that at this tyme ye Company are destitute of a place to meet in as well as ye Beadle of a habitacon, it was agreed that wth wt speed might be a place might be prepared for their said meetings wch might also be Convenient to Lay ye writings & books of ye Company & Likewise for ye Beadles Being."

In 1667-8, at a meeting of the Court, the Master produced a design for building two tenements with a Hall at the back, on the Company's ground in Lime Street. The plan was approved and the Master urged to proceed with all haste—the money received from forty new admissions to the Livery (£800) being devoted to the work.

At a Court held 1668-9 the Master reported that the walls of the new hall were almost ready for roofing. He submitted three designs for the roof, "and they unanimously agreed for ye roof hipped and slated on both sides and one end half way, and thereupon a flatform of lead, with railes and ballusters on the sides, and a territ to be erected in the middle of same." The slating for the roof was contracted for at 40s. per square.

The tenements in Lime street, being rebuilt, were let for £60 and £40 per annum, with fines of £150 and £200 respectively.

A tender for the glazing of the Hall windows with good French glass at 18d. per foot was received, and the Committee, who visited the building, expressed themselves "very well satisfied with the two Frett seelings above staires, and ordered the seeling of the Hall to be divided into paires by two ffalse girders to be runn from end to end." The ovens in the kitchen were also "to be ffinished with all the speed that may be." The cost of the building in the year's accounts amounted to £2,520 4s.

In 1670, a parlor was ordered to be built "on the backside of the upper end of the Hall," and two "paire of hatches made, folding with half ellipses, for the passage out of screen into the great Hall."

The cost of building obliged the Company to raise heavy loans, the interest of which amounted to over £100 a year; they also agreed to save £80 a year by reducing the cost of their dinners by half, while, as a result of an appeal to their members, nearly £1,000 was promised on loan and £100 as a gift.

In 1670-1, one William Ludford, a plasterer, had orders "to lay the seiling" of the parlor "according to the modle proposed with all convenient speed that might be, and the price thereof to be afterwards considered of." The wainscoting of the parlor cost 8s. per yard. A little later, the Master informed the Court of the cost of the wainscoting the great Hall, and invited contributions; he also proposed that the joiner should have instructions to make an escutcheon over each panel, and then any member might put his arms thereon on payment of 50s.

The tenements referred to have since been rebuilt, and the Hall let on a lease for commercial purposes, but it is fortunately intact except that a small part of the panelling has been cut away. It is simple and dignified in appearance, but though attributed, like many buildings of the time, to Sir Christopher Wren, there do not seem to be substantial grounds for believing it to be the work of the great architect, although it is quite possible that he may have been referred to as to some points in its design.

There is nothing, on the other hand, which would make it impossible to believe that it was his work, for the Livery Hall and the exquisite little panelled parlor adjoining, with its quaint ceiling, are both good and pleasing in design and proportion. The staircase adjoining the parlor is a good specimen of the detail of the period; and it is to be hoped that, if it is impossible to restore Pewterers' Hall to its original functions, the woodwork of the hall and parlor, and the plasterwork of the latter, will form part of a new structure.

The Company administers various charitable trusts, amongst which Stow mentions nine different benefactions, and it contributes liberally to the City and Guilds Institute, and to other benevolent and useful objects. But since the seventeenth century, in which pewter was very widely used, its importance has declined, and, with it, the trade influence of the Company, which, as has been pointed out, was very great in former centuries.

What Becomes of all the Gold?

(*Continued from page* 49.)

ancient Egypt, the gold work of ancient Egypt, though executed nearly three thousand years ago, is of the highest quality, and in many points of excellence it would be impossible to surpass it by the most improved methods of modern times; many beautiful specimens of the work of the ancient Greek and Roman jewelers are preserved in the Museums of Europe, and a large number of very interesting specimens have been obtained from the tombs of Etruria, some of the gold work displayed in the Etruscan ornaments remained, until a recent period, a complete puzzle to the jewelers of Europe. The methods by which the curious granulation of surface was obtained, however, were found to be known to certain gold workers in the Abruzzi where the secret had been made known to the modern artificers of Italy.

In the year 1915 the production of gold in the United States, according to the mint reports, was about $101,000,000, in 1918 it was down to $68,000,000, and this year it will be considerably less, probably between $55,000,000 and $60,000,000. Meanwhile, under the mania for free spending, the consumption of gold in jewelry and other manufactures is increasing. In the first ten months of the year 1913, the sales of jewelers' bars by the United States Assay office in New York aggregated $ 1,523,964 and for the first ten months of 1919 they aggregated $48,568,698. Including sales at other offices of the mint service and the melting of coin, the consumption of gold in the arts in this country this year will exceed the country's production, and this is one of the chief gold-producing countries of the world.—*The American Jeweler.*

Varying Colors in Diamonds

Each of the five mines owned and worked by the great De Beers company in the Kimberley district produces diamonds with well-marked characteristics. The rich Kimberley mine yields a good percentage of white and many yellow stones. Dutoitspan mine is famed for its large yellow diamonds. At Bultfontein small white and spotted stones are common. From the Wesselton mines come many beautiful deep orange colored diamonds, while the De Beers mine shows a good percentage of tinted yellow and brown stones. The Premier mine (Transvaal) yields a large number of "off-colored" stones. The Cullinan diamond was of exceptional purity. From the Jagersfontein mine in the Orange Free State the famous bluish-white stones are derived. The diamonds found in German Southwest Africa are small and yellowish in color.

McLean's Magazine

An Advertisement to Stimulate YOUR Sales in
Wm. Rogers & Son Silverplate

THE INSTRUMENT OF QUALITY

Sonora

CLEAR AS A BELL

FIRST

In Phonograph Improvements

To the Sonora belongs the distinction of introducing many important devices in the perfection of phonograph mechanism and tone. Some of these features are exclusive; many have since been adopted by other phonograph makers.

—The Sonora Was—

First—to make a cabinet model under $200.00.
First—to use a tone modifier.
First—to employ an automatic stop.
First—to use "Bulge" cabinet work.
First—to have a motor meter.
First—to use a wooden tone chamber and an all-wooden tone passage.
First—to utilize a feed screw mechanism for the revolving of the turntable for the use of records.
First—to produce a 30 and 45-minute motor power (which saves frequent winding).
First—to demonstrate that a large business can be done in phonographs on a cash basis.

It is a satisfaction to sell an instrument which so consistently maintains its supremacy.

Sonora

There is one phonograph which is chosen when heard in critical comparison. It won the highest award for tone quality at the Panama-Pacific International Exposition. It plays every disc record made. It is the Sonora.

Nearly all Sonora models are now made entirely in Canada.

JEWELERS—Are you interested in handling the Sonora Phonograph? The selling agents to the Jewelry Trade throughout Canada are

The Goldsmiths' Stock Company, Limited
TORONTO

I. MONTAGNES & COMPANY

Wholesale Distributors
TORONTO

Phonograph Department

Conducted by C. M. Pasmore.

A Little More Pep, Please!

SOME jewelers, because they have not been accustomed to receiving or using dealer helps to any large extent in their ordinary run of jewelry business, are inclined to ignore these aids to success in connection with their phonograph departments. The writer, discussing the matter recently with a manufacturers agent, was told that one of the travellers for this agent had discovered in the "back shop" of a certain jeweler, a huge stack of blotters, folders, leaflets, booklets, etc., which had been sent to him for distribution among his customers. There they stood, covered with the dust of ages, representing many dollars' worth of business-getting material—going to waste!

It is difficult to imagine that this man didn't want the business. What is much more likely is that he considered the material not worth the trouble of distribution. In other words, he thought he knew better than the manufacturer who had taken all the trouble and gone to all the expense of having the material printed and sent up to him.

He was dead wrong.

The manufacturers of phonographs and records are not in business for their health. They have, most of them, been in the game long enough to know how to spend money where it will do the most good. The publicity leaflets and other dealer helps they publish have behind them the scientifice knowledge of how to get business, based on actual experience—the experience of old and successful retailers.

The "back shop" is not the place for these publications. The place for them is in the hands of your jewelry customers—the men and women who are not yet phonograph customers, but who will be if you keep after them and if you use your dealer helps.

* * *

You can run the phonograph line as a cheap proposition that will cheapen the whole prestige of your shop, or you can so run it that it will seem a fitting accompaniment to the rest of the business. It will certainly pay best to make this line a high-grade proposition. But don't think you can stock the goods and expect them to sell just because you have them. To develop a business in any line calls for the use of a lot of effort, and the continued bearing on that keeps people reminded that you are the headquarters for the line.

* * *

More Summer Business

DEALERS who have handled nothing but high-class machines like the summer business. They find it easy to bundle one into their car, hike out into the country, and combine business with pleasure by leaving the phonograph at some farm house and carrying home the cash, or a cheque, with them.

But there is more to summer business than this—there is the kind which is peculiarly that of the summer time, and which should be rushed to the limit while the weather is ripe for camping, boating, picnicking and the like. It is the business in portable phonographs.

Concerning this it may be said that a Northern Ontario jeweler succeeded in disposing of twenty-one portable machines in one month this year—from the middle of March to the middle of April. And this is barely a start, as the real summer business in this line will not be well on foot until the middle of May.

You will probably find (as others have done) if you go in for this line that some of your best prospects for the portable phonograph are customers who have already purchased a cabinet machine.

Under the meaning of "portable" may be included the table models of the better class machines. These, at a sacrifice of appearance in the house and convenience in the camp or canoe, can be made to fill the double purpose of use in the home and for outings. But they have disadvantages, and have not been as easy to sell of late years as formerly. The real pacemaker in the sales column for summer business is the machine which is made with lightness and portability as the first consideration; and the only limit in the numbers of these sold this summer is likely to be the ability of the makers to turn them out in sufficient quantities. If you are going in for these, be sudden.

* * *

It's "Saving" Grace

WORRIED, we suppose, by the unpromising labor situation throughout the world—or else merely anxious to make money out of a critical period of unrest while it remains critical—American novelists with a leaning toward economics have recently been ranting at the American working-man because, during his war and post-war period of prosperity, he made and is making no effort to save money. As these eminent analysts see it, he prefers to fling his money away on unaccustomed luxuries which do him no good, increase his dissatisfaction with things in general, and leave him in the same position financially as when he was working longer hours for less pay.

Well and good. But when the writers "get down to cases" and include phonographs along with silk stockings (which wear out) and *pate de foie gras* (which gets eaten up) and a lot of other things of that sort—when they do that, the phonograph dealer has just cause of complaint. For the phonograph does not wear out or get eaten up. Furthermore, the sort of enjoyment it gives in return for its cost is not to be compared with luxuries of clothing or food. Lastly, and of greatest importance, is the fact that the phonograph may easily save its own cost and much more, by providing entertainment for the occupation of leisure moments which otherwise might be spent in the enjoyment of other more costly and less beneficial forms of entertainment.

There is a lot of money being spent wastefully by both leisured and laboring classes, but this does not include what is being spent on phonographs—nor, for that matter, does it include what is spent on jewelry. Cognizance must be taken of the difference between luxuries which constitute a permanent investment and those which are purely of the moment: the latter may be waste, but the former certainly are not.

The Demand To-Day Is Insistent

Upon Quality and Reputation

Gerhard Heintzman Phonographs

backed by a reputation for absolute quality, offer the dealer the logical means of satisfying the present-day demands of discriminating purchasers.

The comprehensiveness of the Gerhard Heintzman line is entirely adequate to meet any and all requirements as to style, tone and design, and the unvarying quality which is characteristic of all Gerhard Heintzman's instruments assures the dealer a profitable, increasing business among those who appreciate true worth in musical instruments.

GERHARD HEINTZMAN, LIMITED

Sherbourne Street - - - - - TORONTO

Forced to Take the Money

SOME men are born wealthy, some achieve wealth, but R. J. Rodger, jeweler, of Kingston, claims that a large portion of his present income was literally thrust upon him.

In the early fall of 1917 Mr. Rodger was not wasting much thought on the subject of phonographs. He had

MR. R. J. RODGER.

had them drawn to his attention, of course, but he was skeptical — and right here permit the writer to remark that if this is beginning to sound like a patent medicine "reader" or an "unsolicited testimonial" he can't help it, an unusually deep-seated regard for the truth compelling him to relate the facts as they are, regardless of how they sound.

In any event, Mr. Rodger was skeptical. He did not consider that phonographs were a requisite constituent of a normal jewelry stock any more than tinned sardines or face powder. And as he had no intention of starting out to run a department store, he refused to consider phonographs.

However, the Canadian agents of a certain well-known make of machine had other ideas on the matter. Other lines of approach being void of result, they invited Mr. Rodger to take a trip to Toronto, at their expense, without thereby incurring for himself any obligation to buy. It so happened that he was already considering a visit to the city on other business, and there seemed to be no reason why this should be cancelled because someone had been kind enough to offer to pay his expenses—quite on the contrary, in fact. So he came to Toronto, and he called on the phonograph agents, and when they had finished with him he departed with the uncomfortable feeling that he had purchased $1,000 worth of phonographs which he didn't want for his own use and wouldn't be able to sell. He had pathetic pictures of himself seated alone in a soundproof room at his home, entirely surrounded by phonographs, evening after evening, reeling off relays of records in a desperate effort to get his money's worth out of the deal.

It was in October, 1917, that Mr. Rodger started into the phonograph business. He now has a separate department for phonographs and pianos, and the musical end of the Kingston jeweler's shop is going strong. Mr. B. D. Snyder has complete charge of the department, and his methods are peculiarly his own. He started life on a farm, but, judging from appearances, his principal activity in the realm of agriculture must have consisted of getting acquainted with the entire farming population of the community surrounding Kingston. In any event, he knows them all, most of them by their pet names, and when he strolls through Kingston market on its busy morning this is a sample of what happens:

"Howdy, Alf—what's doing?" It is Mr. Snyder speaking.

Alf beams, and replies in kind, adding the information that he's working for the Browns now—Bill Brown, up by the schoolhouse. There follows an exchange of the latest gossip of the countryside, and then gently but inevitably Mr. Snyder leads the discussion around to phonographs. If he has any luck, sooner or later "Alf" is bound to volunteer the information that "Misses Brown was saying the other day that she thought of getting a machine if Bill would stand for it," which is just what Mr. Snyder has been waiting to hear. Then he strolls on to meet other cronies of the soil and learn of other "prospects."

A few days later, quite unaccountably to anyone but "Alf," Mr. Snyder drives up to the Brown home, bringing a well-swathed machine in the rear seat of his car. With the enthusiastic consent of the feminine portion of the Brown family, the phonograph is brought into the house for a demonstration, which is the beginning of the end for "Bill's" opposition—if, indeed, he has ever attempted to make any.

This is a great business for the summer time, and on the two or three days a week on which such trips are made the car is frequently at it from half-past seven in the morning until eleven o'clock at night. Hard work? Yes, but also interesting, healthy, and profitable work.

One thing on which Mr. Rodger lays stress is that he sells for cash when possible, and never accepts less than $100 initial payment. "I could do more business if I were willing to

(*Continued on page* 61.)

This is one department of the shop of a jeweler who considers the jewelry business to be the very highest trade there is, and that consequently it may include anything which measures up to its own standard. Mr. Rodger views pianos and phonographs as coming under this category, and handles them in a manner worthy their merits.

BRILLIANTONE STEEL NEEDLES

The best in the world. A sure money-maker and a guaranteed repeater.

Prices as follows:—

In 50	package	lots	.09½	cents	per	package
" 100	"	"	.09	"	"	"
" 250	"	"	.08½	"	"	"
" 500	"	"	.08	"	"	"

Get the best and have a business builder. Four tones—Light—Medium—Full—and Extra Loud. Please specify tones when ordering.

If you have not received my latest catalogue of Phonograph Supplies, write for it to-day.

H. A. Bemister
10 Victoria Street
MONTREAL - QUE.

"ELECTRO" SILVER POLISH

Has No Equal

For Cleaning Silverware

Used by All Leading Jewelers

Quality and Quantity

This is obtainable through the usual wholesale channels, and is profitable for you to handle.

Keystone
FRENCH IVORY BRUSHES
Are Made in Canada

The present high rate of exchange is deepening the appreciation of Trade and Public for superior goods manufactured in Canada.

The largest jewelers in Canada are selling Keystone French Ivory to their high-class clientele in preference to all other brands.

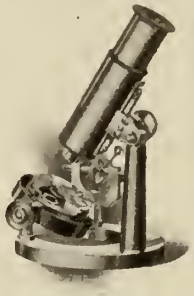
Why? Because of its beauty and utility—because every piece is guaranteed. All Keystone brushes are formed from solid blocks, brilliant in finish, unbreakable, and proof against discoloration.

Keystone Ivory Brushes are famous for their stiff, glossy, white, Russian bristles, varying in length so as to penetrate to the scalp.

At the present rate of booking, the supply of Ivory is apt to fall far short of the demand. Orders received now will assuredly be filled.

STEVENS, HEPNER CO.
Limited
PORT ELGIN, ONTARIO

Whether you are in Missouri or not and want to carry out the purpose for which you are in business to-day, the world insists on being shown.



The Watch Demonstrator highly magnifies troubles in watches, and is made to show them, this eliminates arguments in explaining the work and logically impels a prospect to pay for the necessary repairs. It is also used for selling better watches, and is built with a safety pivot straightener which takes but one minute to perform a $3.00 job. The cleverest equipment to make money to satisfy customers, and to get rid of troubles in the watch repair trade.

Watchmakers Document, Inc. North Platte, Neb.

IMPORTANT NOTICE

The Montreal Envelope Co., Limited, have invented a new envelope for those Jewelers who consider it advisable to have a receipt for repairs. Only one dispute with a customer in this respect is liable to be a costly and unpleasant matter. This is saved by the envelope in question, which is simple and supplies a want long felt by the trade.

The Montreal Envelope Co., Limited, are informed by leading Jewelers that they should be supplying every Jewelry firm in the country when once their envelope becomes known and its utility tried. A post card from you will bring you a sample. Write to-day.

MONTREAL ENVELOPE CO. Limited
4 St. Antoine St. MONTREAL

What Selling Terms Must Dealer Give the Customer?

"It's my experience that phonographs should be paid for within six months. After that the customer is liable to lose interest in his machine, especially if he has been working it too hard, and collection of the remainder of the account is sometimes difficult."

The speaker was an expert accountant who had had considerable to do with the retail jewelry business, and the above is his recently expressed opinion as to the question of selling terms.

Quite the opposite of this is the opinion of an Ontario jeweler, who has quite an extensive phonograph trade, speaking to THE TRADER recently.

"I give the usual easy terms," he stated, "and find no difficulty whatever in making collections. I may yet, of course, run across a few unpleasant experiences of this sort, but in the long run I think it pays me. For one thing, the customer usually develops the habit of coming to the store once a month, and it is not often difficult to sell him a few dollars' worth of records. As for losing interest in the machine, I have a better opportunity to keep him interested in it while he is coming regularly to the shop than when he is no longer under this necessity. And people do not easily tire of a good phonograph and good records.

"Of course it requires more capital to do business on this principle—but I sell more machines."

So there you have it!

Of course the whole question depends upon the machine, the dealer, and the reliability of the "market." It is of interest, however, to note the more rigorous terms recently adopted by the dealers of St. Louis. They are now doing business on the following scale:

Machines up to—		
$ 35—	$ 5 down and	$ 4 a month.
75—	10 down and	6 a month.
100—	12 down and	7 a month.
125—	15 down and	8 a month.
150—	20 down and	10 a month.
175—	25 down and	12 a month.
200—	30 down and	14 a month.
225—	35 down and	15 a month.
250—	40 down and	16 a month.
300—	50 down and	18 a month.
350—	50 down and	18 a month.
400—	75 down and	25 a month.

Forced to Take the Money

(*Continued from page* 59)

take less," he explains, "but I'm doing better business this way and am running no risks."

Another point—this time with reference to sales of the kind described in the case of the imaginary "Browns"—is that he never leaves a machine in a home "on approval" or "on trial" or on any basis at all other than actual sale. Sometimes the prospects ask that this be done, but invariably the salesman tells them that there are one or two other people to whom he wishes to show the machine on this trip—which is the simple truth. There are always several prospects on a run through the country, and if one fails to purchase immediately it would be poor business to return to the city without having tried the others and demonstrated the machine to them

It must not be thought that Mr. Rodger neglects his city trade. That is pushed to the limit—by personal approach, by advertising, and by the attractions of the phonograph department itself. Of the total business a surprisingly large proportion is for cash. In one month alone—a winter month—Mr. Rodger sold five machines for cash—and the cheapest he carries sells for $170.

As regards the profits made from this line it need only be said that phonographs have paid Mr. Snyder's salary, the running expenses of the car, interest on investment, and a profit equal to rent and taxes on the entire business (including jewelry), which is a particularly heavy item in the case of a business such as that of Mr. Rodger.

At that, his phonograph department may still be said to be in its infancy; but it is a large and healthy youngster, giving promise of a great future. And, as Mr. Rodger himself admits, it was forced upon him.

If you cannot afford to use special phonograph space in your advertising, alternate the phonograph line with other lines, but avoid mixing up jewelry, watches, fountain pens, phonographs and a lot of other things all in one advertisemest which may have the effect of making your store appear a cheap kind of variety place.

No Phonograph Monopoly

No very great time ago, it would seem to the casual observer that there was but one source from which to obtain phonographs and disc records to play on them, and as a matter of fact, the production of phonographs and records was monopolized by the then three existing companies. To-day, however, numerous manufacturers, some of them with millions of capital and efficient organizations, are engaged in the manufacture of talking mchines. Similarly, but to a much less extent, the production of records is in the hands of a much larger number of concerns.

The entry of additional manufacturers in the field has made it possible for a much larger number of merchants to engage in the retail distribution of talking machines and records. Times past, while many aspired to engage in this line of business, they were often disappointed to find upon investigation that the then few manufacturers in the field had sufficient dealers in their respective localities or laid down restrictions that made the undertaking a difficult one.

The eventual entering into the field of a large number of new manufacturers has created the opening for thousands of new retail dealers. As in all lines of business, however, many of the early attempts by the new manufacturers were unfortunately not up to high standard and many mediocre and actually worthless instruments were put on the market. But gradually conditions have changed again. Some manufacturers went out of business; others improved their product and flourished. Still others, coming into being with almost perfect machines (as we count perfecoitn), and with plenty of money backing, have made good from the start. Hence we have, at least, a sufficiently wide variety to suit all tastes and to provide a line for every new dealer where business justifies further competition.

There was a time a few years ago when a jeweler or anyone else asked to take on phonographs as a side line might have said, "There's good agency in town already," or "There's already an agency in this block," but that excuse would not mean anything to-day. The phonograph is no longer an article which is supplied to a community through one dealer. Anyone can take on phonographs just as anyone can take on fountain pens or pocket knives or stationery or candy. The makers of phonographs are numberless and the country is full of different makes of good machines.

A Diamond Exchange that Grew

By Algemeen Handelsblad.

THIRTY years ago and earlier Amsterdam diamond merchants used to gather daily in the Cafe Rembrandt, on the Rembrandt Square, for the purposes of their trade. The daily gatherings developed into an irregular diamond exchange, which had no organization and no rules. There was no control over the visitors, and it was easy for men of shady characters to mix with the merchants. The honest dealers were thus placed at a disadvantage, as the whole exchange soon came to be judged by the actions of its worst elements. The latter brought the exchange into such disrepute that the owner of Cafe Rembrandt refused to permit the dealers to held their meetings any longer in his establishment.

A number of *bona fide* merchants who considered the refusal an unwarranted slur upon their calling organized a regular diamond exchange under the title of Beurs voor den Diamanthandel, with S. D. Hamburger for president. The new body, organized in December, 1889, held its meetings at the Geelvinck. The membership soon grew to about three hundred, the quarters were found insufficient, and on April 30, 1890, the corporation rented the Casino Building, on the Waterloo Square, which remained the home of the organization until May, 1911.

Only one large hall in the building was rented at first; then the whole building, and finally an adjoining building also. But the membership has grown to more than 1,000, and larger quarters had to be found. On December 31, 1906, a new board of directors was chosen, and the organization voted to erect a building of its own. The board at first sought to purchase from the Government the old arsenal at Waterloo Square, and the Ministers of War and Finances gave their consent and submitted to Parliament a draft of a bill authorizing the sale, but the Chamber rejected the bill, and thus saved the historical building for the city. The directors then acquired a number of building lots on the Weesperplein and the Achtergracht, where a magnificent building was erected for the Diamond Exchange. The corner-stone was laid on December 12, 1910, by the burgomaster of Amsterdam; the large hall in the building was occupied for the first time on May 1, 1911, when the lease of the Casino had expired, and the new exchange was officially opened by Minister Talma on September 18, 1911. The building of the new palatial home for the exchange was made possible largely by the assistance of the Incasso Bank, which assumed certain financial obligations on the condition that it should have the right to open a branch office in the building. For the accommodation of the diamond merchants a branch post office is maintained in the building. As Sunday trading in diamonds is quite extensive, the post office is kept open Sundays from 10 in the morning till 2 in the afternoon.

The safety vaults of the exchange are the largest in the city. They contain about 1,100 deposit boxes, which are all rented. The vaults are not only the largest but also the most frequented, as a diamond merchant, in the nature of things, finds a safety deposit box indispensable.

The building contains a directors' office, a telephone room, a restaurant with a billiard room, several assembly halls, and 115 offices, which are rented to diamond merchants. The building originally contained only 80 offices, but in 1919 an annex was built with rooms for 35 additional offices. Those who rent these offices have the advantage that they do not have to carry their diamonds across the street, but can simply take them from the safe directly to the post office in the building.

The arbitration committee for the settlement of trade disputes and controversies is an important organ of the exchange. Any member or visitor may avail himself of its services, and whenever either party to the dispute invokes the aid of the arbitration committee both parties are bound by its decisions, subject to an appeal to the board of directors. Owing to the intervention of the arbitration committee, trade disputes do but very rarely, if ever, find their way into the court room. The present members of the arbitration committee are: Louis van Aals, N. Boekdrukker, M. G. Beever, J. A. Kaas, jur., and A. Soep. Attorney J. E. Hillesum, the general superintendent of the building, attends the meetings of the committee as legal adviser.

Strict rules and regulations concerning membership have been adopted to keep undesirable elements out of the exchange. The members are divided into two classes, one of which includes merchants and the other brokers and commission men. To be admitted as a merchant member the candidate must have pursued the trade at least one year; a broker three years. At the present time the Diamand Exchange has about 1,500 members. Foreign merchants and brokers may be admitted as visitors when introduced by a member who is responsible for their actions. Foreigners visiting the exchange regularly may be admitted as foreign members. Sons and apprentices of members, young men 17 to 20 years of age, learning the trade under the tutelage of their fathers or guardians, are recognized as apprentices.

The rules designed to prevent sharp practices in the trade are particularly severe. This is a matter of necessity, as the diamond trade depends on confidence—it is not a trade by the sample; whole parcels are intrusted to brokers in the so-called letter parcels (partijbriefjes). In the history of the Diamond Exchange breaches of trust have been very rare. It must be remembered that the offender forfeits his membership and cannot pursue the trade any longer, as all parties interested in the diamond trade, from the largest to the smallest firm, are members of the exchange, including all members of the Jewelers' Association of Amsterdam and also many members of the Association of the Independent Diamond Workers. Only adults of good character may be admitted to membership after investigation and a favorable vote.

Before the war Antwerp had the second largest diamond exchange in the world, and the trade in cut diamonds was even larger in Antwerp than in Amsterdam; but the war brought the diamond merchants of Antwerp to the latter city and thus made Amsterdam the greatest diamond market in the world. The visitors to the local exchange have become so numerous of late that the great assembly hall may soon be too small for the crowds.

Until the war close ties of frienship bound the four great diamond exchanges of Europe—the Beurs voor den Diamanthandel of Amsterdam, the Diamantclub and the Beurs voor Diamanthandel of Antwerp, and the Syndicat professionel des negociants en perles et pierres precieuses of Paris. The members of any of these four exchanges were admitted to all the others. These interna-

(*Continued on page 63.*)

Sheffield's Silverware Industry

By Wilbur J. Page, United States Trade Commissioner.

SHEFFIED'S association with the manufacture of solid silverware dates back many centuries, but it was not until 1742, when the method of plating copper with silver was discovered by Thomas Bolsover, that the foundation for the manufacture of what to-day is known as old Sheffield plate was laid.

Prior to that time the purchase of solid silverware had been confined to the very wealthy, and the Sheffield silversmiths had been in constant competition with the silversmiths of Birmingham and London. The production, however, of the cheaper, so-called old Sheffield plate so increased the markets for the products of the Sheffield silversmiths that Sheffield soon became the leading centre for the production of silverware and plated ware in Great Britain, a position which it still holds. In 1840 the discovery of the electroplate prosess and its subsequent improvement sounded the death knell of the old Sheffield plate, with the result that by 1850 the manufacture of old Sheffield plate had practically ceased.

At the present time the silver used for manufacturing purposes in Sheffield is generally supplied to the manufacturers in sheets or bars of the required thickness. The bulk of the articles have to be stamped from these sheets into various shapes and then mounted with the requisite edges, handles, feet, spouts, etc. For this mounting work silver is used for the soldering. This operation requires a skilful workman, as do most of the operations in the silverware trade, which is one of the few trades which still retain and require exceptional handicraft. The stamping and mounting roughly comprise the first steps of the manufacturing of silver goods. Following this step the goods go to the assay office for marking, and on their return are finished by filing, buffing and polishing. So far Sheffield silverware has maintained a strong hold on British domestic markets, but because of the Sheffield makers' practice of working on wholesale lines only and placing their goods on the market through retail establishments, Sheffield itself loses credit for many of the silver products sold in Great Britain.

The export trade built up by the Sheffield manufacturers amounts to a considerable figure, but their best efforts have been retarded by many difficulties. Chief among these have been import duties imposed by different foreign countries and hall-marking regulations current on the Continent. Another difficulty has been the variation in standards of silver operative in different countries. In France and Austria, for instance, before the war the standards differed considerably from the British standard, and all silver goods entering these countries or crossing their frontiers had to be tested and stamped by the assay offices of these respective countries before they could be sold.

Shortly after the outbreak of the war in 1914, the Sheffield silver manufacturers found themselves very hard hit. In the first place their most skilful men were able to secure work in munition factories at much higher wages, and as the silverware trade was not considered an essential trade, many of the younger men joined some branch of the service. In this way several thousand skilled operatives became widely scattered. As the war progressed the trade was practically closed down, although some of its members kept their plants partly occupied by changing their output to cutlery of various sorts required by the army and the navy.

With the armistice orders began to come in to the Sheffield silver manufacturers from their old customers. The manufacturers did their very best to reassemble their skilled operatives and to some extent they have been successful, but at this time, sixteen months after the armistice, there is not one out of the eighty-odd silver manufacturers who has more than 75 per cent. of his pre-war number of skilled workers. One very large concern, with several plants, has only about half of its pre-war quota, although it has orders enough on its books to guarantee capacity production for the next two years. Shortage of skilled labor is undoubtedly the most serious obstacle that the Sheffield manufacturers have to face to-day, and it can readily be realized what this means when it is recalled that in normal times as many as 5,000 men and quite as many women were engaged in the silver and plate trades of Sheffield alone.

As in other industries, wages in the silverware trade have increased considerably. Further, whenever new machinery has been introduced into plants, the unions require that these machines must be operated by the same skilled worker who formerly either did the job by hand or on a inferior machine, and that the worker must be given the full benefit of the increased production gained by the introduction of new machinery. The unions furthermore strictly define the number of women that may be employed and require that both girls and women shall receive the same wages as the men for the same class of work.

There is a great similarity between the wages of the cutlery trade and the wages of the silverware trade owing to the fact that many silverware and plate firms manufacture also certain lines of table cutlery. Piecework in these trades predominates, and since 1913 the scale of rates has increased roughly 80 per cent. However, this does not really represent the increase in many cases, as, through greater specialization and standardization, the earnings of many of the workers run from 150 to 175 per cent. of their wages in 1915.

A Diamond Exchange that Grew

(*Continued from page 62.*)

tional ties have been broken by the war, but it is expected that they will soon be renewed.

Several groups of members of the exchange have formed separate organizations, such as the Association of Diamond Merchants, and two associations of brokers and commission men, one of those dealing in rough diamonds and another of those dealing in cut stones. These associations are separate and distinct from the parent body, the Diamond Exchange, with which they maintain friendly relations, however.

In thirty years the organization has grown from a small group of dealers to the largest association of diamond merchants in the world. As the war prevented a celebration of the silver jubilee of the exchange in 1914 the directors have decided to celebrate the thirtieth anniversary of the organization of the exchange by the publication of a memorial which is to contain a history of the corporation and literary contributions by a number of local and foreign members and friends.

ELBICO

"*Quality Watches*" are the only ones that should find place in a Jewelry Store.

The ones we enumerate here are such, having proved their worth after a great many years of successful trial.

The "*Mars*" is made only in small Bracelet Watch sizes, 15 jeweled, 8¾, 9¾ and 10½ Ligne.

The "*Elbico*" in 0S, 12S, 16S and 18 size Standard grades.

The "*Civitas*" in 12S and 16 size, 15 jeweled, moderate price, fitting all American Cases.

The "*Hamilton*" and "*Waltham*" are Standard American Watches.

Our "Travellers" show them; and in case they do not call, write us, and we will look after you.

CIVITAS
HAMILTON
WALTHAM

Besides "Watches," we carry a general line of American and Canadian gold and gold-filled Jewelry in splendid variety.

Watch Materials
Tools and Clocks

Diamonds
Loose and Mounted

The Levy Bros. Co., Limited
HAMILTON, ONTARIO

MARS

DIAMONDS

FOR some time we have been accumulating a stock of Diamonds which we are now mounting in the newest designs of

BAR PINS
BROOCHES
PENDANTS
RINGS, Etc.

Our Travellers are showing these goods and it will pay you to see their lines.

We specialize in Diamonds Mounted

P. W. ELLIS & CO. *Limited*
TORONTO

STERLING SILVERWARE
and
SOVEREIGN PLATE

Tea Sets, Tableware, Waiters, &c.

made with painstaking care in our
own factory and stamped with the
TRADE MARK OF QUALITY

TRADE MARK E STERLING

SOVEREIGN PLATE E P N S

GOODS THAT ENDURE

P. W. ELLIS & CO. *Limited*
TORONTO

Regent Pearls
TRADE MARK

ALBERT LORSCH & CO INC.

MAIN OFFICE
37 Maiden Lane
New York, N.Y.

FOREIGN OFFICE
21 Rue de l'Echiquier
Paris, France

CANADIAN SELLING AGENTS
P. W. Ellis & Co., Limited
Toronto, Canada

She insists upon having

Rogers "Very Best"

The woman who knows what she wants—and insists upon having it—is your best customer. You can sell her quickly and please her fully—provided you have what she wants.

To this class of purchasers, we are making a direct appeal—urging that they insist upon having the best grade of Rogers silverplate, known everywhere by the trade mark 1847 ROGERS BROS. You will find it permanently profitable to cultivate the patronage of those who know this brand of fine silverplate.

1847 ROGERS BROS.

S I L V E R W A R E

The Family Plate for Seventy Years

MERIDEN BRITANNIA COMPANY, Limited, HAMILTON, CANADA

The DEPARTMENT of STOREKEEPING

What the Prophets Say

THE changing vogue in women's dress is likely to have considerable effect in the remodelling of jewelry styles, according to those who keep an eye alert for the "shadows" which, in the words of the old proverb, are cast by "coming events."

Some more or less revolutionary changes are forecasted by the fine jewelry expert of a large Canadian firm of jewelry manufacturers and importers, one of which is the temporary eclipse of the bracelet watch and a return to the sautoir style.

"If sleeves are going to continue short, for a year or more, and if armlets are going to be worn to any extent—which seems to be beyond question—I fail to see how the wristlet watch can retain its vogue," is the way this man figures it out. "Take it any way you like, make it as ornamental as you can, there is no getting away from the fact that a wrist watch does not look attractive on an otherwise bare arm. And if bracelets or armlets are worn it is even worse." From this he considers it probable that the bracelet watch will remain more or less under a cloud from the time when short sleeves reach the height of their vogue until long sleeves come in again.

In the meantime, bangles, bracelets, armlets and the like are expected to have a healthy run. As yet the forms in which these are reported in New York are comparativly simple, excepting those produced as special orders and the comparatively few imported from Paris for the leaders of the mode on this side of the water. Indications from Paris, however, are that these will become steadily more elaborate and more costly, being richly encrusted with gems and magnificently chased.

* * *

Colored stones are gaining great popularity, and one which the bracelet will help along to no inconsiderable extent. This includes both transparent and opaque. Bright colors, of course, are running through everything in the line of dress; and even aside from the comparative scarcity of diamonds, which alone would be bound to have some effect, there is a tendency to regard colored stones more highly in their own right. The use of armlets in sets of from two to a dozen may assist in this, and may help to further the vogue for jewel sets.

There latter really permit of considerably more latitude than might be considered. The use of colored stones brings into the field many gems which are comparatively low in price, and which, for that reason, have not been popular in individual pieces, despite their great beauty. Sets of these, however, make their use permissible and in good taste, and some splendid effects are being achieved at a price not beyond the purses of those of moderate means.

Such sets may be harmonized in either of two ways: they may be made for certain costumes—which necessitates the possession of more than one set; or they may be designed or chosen with an eye to the complexion, physique, or character of the wearer, and suited to use with any costume which also fulfils these requirements—which leaves one set permissible.

* * *

Constantly increasing emphasis is being laid on pearls. These will be more than ever sought after during the coming season, judging from the trend of metropolitan fashion. This, of course, applies to artificial as well as to real pearls. But from the fact that practically no more large pearls are being found, and because of the prices good specimens are bringing, their use in the future will not be confined so much to necklets as at present. It is anticipated, in fact, that they will be commonly used for all jeweled pieces, so that when an entire string is not obtainable, or cannot be afforded, a few or even a single pearl may be worn.

The vogue for invisible settings and single gems which is beginning anew in the realm of rings—not that it ever entirely went "out"—will be of some assistance in popularizing the ring set with a single pearl. It goes without saying, however, that in such a use the pearl must be a good one.

In keeping with the trend of fashion, a new and attractive use for pearls is in expansion bracelets, each link bearing a row of three or more set at right angles to the line of the bracelet.

For the present, however, their use is chiefly in strings for the neck, and in this form they are constantly growing in favor. The development of other uses will be in the nature of additions to their repertoire rather than as a substitute for necklets.

* * *

It is entirely unlikely that the ban placed by Paris on fine platinum work, such as in rings, will be of long duration. In fact it is problematical whether it will ever be felt to any great extent in this country. New styles introduced, if they have beauty to recommend them, may be expected to last for considerable periods; but fads which merely serve to oust existing and really beautiful styles can never be of long duration. Beauty is cumulative, and once achieved will always return. Some exquisite effects have been produced in pierced platinum, and it is inconceivable that this form of workmanship will vanish for long. It may return in somewhat altered style, but unquestionably the basic principle will return; and so far as this continent is concerned the style may change, or merely widen its scope, without any interval of decreased demand for rings of this sort.

What's New in Jewelry?

While the styles for this spring and summer will be quite different from those of last year, judging from the jewelry on display at the Bush Terminal Sales Rooms, New York, it is still to be noticed that the bead necklace is a good seller, having retained its vogue to an extent not expected when it started out on its burst of popularity last season. Jade is the leading color for these ornaments this spring, replacing the "Victory Red" of last year. The vogue is not by any means confined to one color, however; indeed the color combinations savor of the Orient—have a touch of the barbaric in them.

One manufacturer displays a wonderful lot of these necklaces in both the round and odd shaped beads. Complete sets consisting of beads, bar pins, and bracelets, in which the same design appears in all three, are also being shown. Some of the necklaces are beads and links, while others are made entirely of the beads. Metal ornaments in round or oblong shapes of filigree work when combined with beads make pretty numbers.

Another shows elaborate bead necklaces. The beads are larger than the average and are set with tiny stones thus giving them the effect of balls of brilliancy. These small stones are pearls, emeralds, garnets and sapphires. These necklaces are in special demand for evening wear as the small stones glitter brightly in the artificial light.

Necklace of jade and antique gold.

Another manufacturer has some odd shaped enamelled pins that are new this spring. Some of them have quaint little scenes painted on them. The colorings are in pastel. They are also showing silver vanities.

Again bracelets are coming into their own. The short French sleeves are responsible for this—and one bracelet will never be sufficient for milady who desires to keep up with the fashion. Instead there can be as many as four on each arm.

One firm specializes on the flexible bracelets. These are made up in sterling silver and set with French crystals. A tiny chain serves as a safety guard. Fishson crystal are combined with other stones in some of the bracelets. Emeralds look well with these crystals, as do also onyx and sapphires. The complete set consisting of earrings, bar pin, bracelet, ring and silver buckles is something new and popular on the market. Rings are almost gaudy with brilliants this spring. Large onyx centres with surrounding clusters of crystals have proven popular with buyers. French pearls make attractive settings for rings, too.

Oriental necklace of plain and carved ivory beads. New and very "smart."

Ear-rings will not be worn so much this spring. Of course there will be some, but manufacturers state that there must be a change in the style of coiffure before much interest will be taken in ear-rings. Those that are being shown are mostly long Egyptian styles some of which seem almost like weights, because a large French pearl or fancy jade ball hangs on a slender sterling chain. This is so that one may follow the fashion in hair dress and still not conceal one's ear-rings.

Another firm specializes in bar bins. Most attractive ones have been made up in platinoid and set with rhinestones. They contain much filigree work. Mesh bags in silver and gold—often times combinations of green and old gold, constitute the best sellers. The mesh is soft and fine and tassels add to these long narrow bags.

The elaborate hair dresses call for handsome combs. A fine line of samples shown is of celluloid and set with brilliants or colored stones. The high Spanish combs are much in vogue, and this company makes very good looking ones. A new item on the market this spring, is the jeweled tuck comb. It is quite small, hardly exceeding the size of a large hair pin, and is used to hold in stray locks.

Unfair Competition

The Federal Trade Commission has held that the following practices constitute unfair competition:

1.—Advertising special sales of articles so as to convey to the public the impression of an unusual or advantageous offer for a limited period when in fact the prices during such sales are no different than those at other times.

2.—Falsely representing that articles have been purchased in large quantities in order to sell them at less than regular price.

3.—Fraudulently representing or conveying to the public the impression that the advertised price of the article is less than the regular price.

4.—Making false and injurious statements to prospective cutomers concerning the material of which competitive articles are constructed or the cost of production of the same.

5.—Attempting to interest prospective purchasers by conveying a false impression of expert and impartial advice on the best make of an article when in fact the advertiser is interested directly in selling a special make.

Time for Another Hand Bag Trim

By Ernest A. Dench.

THE handbag Milady received as a Christmas present is probably now beginning to look a trifle shabby. Besides it does not match the new summer gown that she is wearing. A window display or two at this time of the year will remind her of these two things. A bunch of suggestions, gathered in Canada, the United States and England, are given below:

The Lewis Company, Denver, Colorado, scattered in their window upwards of seventy-five fancy handbags of different colors and designs. Some of the bags were shown closed, others open; but system was employed to such an extent that both the sides and the opening of each style of bag were exhibited side by side, thereby giving the spectator every view desired. Erected in the background were pedestals, draped with rich colors in velvets and satins, and hanging thereon were some of the most gorgeous of the handbags. This, of course, was done in order to reveal what kind of an appearance the bag would make hanging to Milady's belt, or dangling against the skirt while being held in her hand.

Almy's, Montreal, left their parquet floor bare save for a drape of grey silk in the middle, with additional drapes of blue and green silks travelling to the handbag display pedestals that were tastefully arranged in the trim. In the middle of the drapes, as they parted to the left or to the right, were seasonable floral decorations. At the side of the trim appeared a mahogany dressing table, with an elaborated brocaded handbag and a pair of opera glasses laid over the same.

CHINESE "ATMOSPHERE."

Vantines, New York, furnished "atmosphere" for their brocaded bag trim on an elaborate scale. The window was carpeted with a rich Chinese rug at each side, matched by straw matting in the center of the trim. Here the brocaded bags of Chinese silks and designs were exhibited on Chinese buddas and quaint Chinese ornaments and curios. To the rear there were black brocaded bags displayed on jet black footstools of Chinese designs. The panel work comprised Chinese scroll work, together with typically "far east" scenes.

SOME NEW YORK WINDOWS.

Ovington Brothers Co., New York, dressed their vanity bag trim with mouse brown draperies at the rear, while hung on the draperies at each side were Gainsborough paintings. In front of the draperies was a gilt brocaded screen, to the left and right of which reposed a black lacquer fern stand containing a palm in a copper pot. Down in front came a grey and brown carpet containing fancy handbags on hangers.

Saks, New York, constructed a recent bag trim with a series of moulds placed on several boards in stepladder formation. The board was covered with white satin, while over the moulds blue plush was employed. Principally brown bags were shown.

D. Wilson and Sons, Inc., Brooklyn, N.Y., achieved a checked floor effect with orange and black squares, formed with satin. Displayed on grey plush draped stands were jet black handbags. The footstool in the middle, covered with orange drapes, contained blue, green and rose beaded bags.

TWO CLEVER WINDOW CARDS.

Brill Brothers, New York, suggested by a window card; "Buy her a bag for her birthday. She cannot have too many."

The Broadway Trunk Shop, Brooklyn, N.Y., also backed up their vanity bag trim with a card that was to the point: "Yes, your eye isn't deceiving you. This bag $2.98."

A WORK OF ART.

Kaufman and Baer, Pittsburg, Pa., laid a dark green carpet on the floor of their beaded bag trim. To the rear at the right stood a tall slim-stemmed, wide-bowled vase, filled with deep tinted pink roses and maidenhair fern. A mass of white chiffon was tied to the vase handle of a huge vase and trailed down the left side to the floor, where it formed a rosette. From here the chiffon trailed to the front of the window, where it formed another rosette, trailing off in folded ends. The maidenhair fern trailed down in front of the basket to the floor, crossed the chiffon, and ended. On a rack in the rear, by the basket, was a green jade beaded bag, while to the left side rear was a small glass stand, on which was a rack containing two beaded bags of rose and dark blue designs. The blue bag was half opened to reveal the interior. Down in the left front was a bright blue bag hanging down from the rack. At the opposite side, but further back, was a black and white beaded bag suspended from a rack. In the center front was a rack with three holds; one higher up and two on either side, with beaded bags of different colors and designs. The beads ran in purple, green, red and black with slight touches of bright blue. On each side of rack laid a couple of fancy colored beaded bags. A sign with fine printing in the center front read:

"Exquisite American and European Beaded Bags for all Occasions."

FEATURING GOLD BROCADED BAGS.

Loesers, Brooklyn, N.Y., arranged a tasteful display of gold and black brocaded vanity bags. The goods were displayed on gilt stands, draped with gold brocade, a train of which trailed over the floor. There were gold brocade draperies at the rear, with a black stand type lamp fitted with gold brocaded shade.

THREE TRIMS FROM ENGLAND.

From England, the land of massed display, come a few suggestions:

Walter Cobb, Limited, Sydenham, Kent, floored a trim alternately with white and purple mats, on top of which paper doiles were laid. Brown and gray vanity bags were laid alternately on the doilies.

H. Ellis, Dartford, Kent, displayed hand bags three deep, one above the other, on metal stands.

Cuff and Company, Woolwich, Kent, presented vanity bags on chains suspended from the ceiling, the bags being attached to the chains by metal clips. This concern also attached a few bags to the window pane by the aid of gummed stickers.

HOW COME BACKS ARE AVOIDED.

Brodels, New York, are not taking any chances with characteristics of the handbags that they sell. It is a distinctly feminine trait to buy an article without first of all giving the purchase due consideration. This results in unnecessary refunds and exchanges, thereby increasing a store's overhead. Brodels therefore tactfully point out to each customer before she decides to purchase a beaded velvet or silk handbag, that after the article is taken from the store it cannot be exchanged, credited, or the amount paid refunded.

Spring China, Glass and Silver Campaign

By W. B. Stoddard.

IN May and June come commencement exercises, which bring in their train innumerable luncheons among the young folks; and the June bride, with showers, luncheons and dinners in her honor. For all of these the hostess wishes the daintiest of table settings—china, glass and silver, as well as place cards, and favors. Not only this, but the Blushing Bride and Sweet Girl Graduate must be showered with remembrances by their host of friends and relatives; and nothing is more appreciated than a choice bit of china, glass or silver for the table. Such being the case, it is well for all jewelers to have special tableware publicity at this season, and thus call the attention of the public to these lines.

For a number of years it has been the custom of one of the largest jewelry firms on the western coast to have a spring exhibition of tables set for special occasions, completely outfitted with tableware and decorations. This fact is duly advertised in the papers, and in addition special invitations are sent to all their regular patrons—this mark of special esteem assuring the attendance of practically every woman who receives the card.

Said the manager of the china and glass department: "These annual displays are eagerly looked forward to each spring by scores of city and out-of-town customers, many delaying the buying of spring merchandise until they receive our announcement, as they know that at our revue they will see all the latest novelties in china, glass, silver and table decorations.

"Special lectures are given to the sales force each morning before the hour of the opening of the store, on the origin of the different designs, the process of manufacture, the appropriateness of each article for use in conjunction with others—in fact, all the information that might be of use to them in increasing their sales. In this way each salesman is able to give the purchaser real assistance in the proper selection of table settings. In many instances these talks are given by the traveling representative of the firm from whom the stock is purchased, and thus first hand information is obtained. All employes are obliged to attend these lectures, and in most cases they do it gladly, for they realize that anything that increases their selling power is going to result to their pecuniary advantage."

Special advertising is used to herald the Spring China Exhibition. They have always endeavored to steer clear of conventional, formal, stereotyped phrasing, and to present their line to the public in an entertaining human-interest manner. One of their best announcements this season read:

ENJOYMENT IS MENTAL

The sincere efforts of the housewife to provide good things for family and guests to eat are only fully appreciated when the table is attractively set and the right mental attitude is created.

The wise housewife will therefore give careful thought to the selection of her dinnerware. She will seek glassware which is unusual; and a pleasing pattern for her silver. She will make her table inviting by the clever use of appropriate decorations, and the more she studies human nature the more will she be convinced that enjoyment is mental. Suggestions in beautiful dinnerware, rich glassware, exquisite plate and sterling silver, artistic candelabra and art wares are always interestingly presented here.

The interesting booklet "The Table as It Should Be Set" will be mailed to you free upon request.

Having aroused interest by their printed announcements of the Spring China display, they proceed to back it up by attractive window settings, installing therein a sample of the special tables arranged inside. The window table this year was set for a wedding breakfast, carried out in pastel tones. The centrepiece was a large porcelain flower bowl filled with fleur de lis, jonquils and tulips. At each corner was a silver candlestick, tied with a cloud of yellow tulle and holding tapers of yellow wax. The china was gold encrusted; and the silver (plate), heraldic pattern. A card by the side of the table suggested: "You can never see the best from the outside looking in" and cordially invited all passers by to come in and see the elaborate display of tables inside, set for all sorts of occasions.

Inside the store the special tables were not arranged in a row, but distributed among a number of others, in which individual cut glass, open stock china, rare pieces of pottery and flower bowls and vases were shown. In this way these lines were brought to the attention of visitors, and showed them that they could easily replace the breakages in their own cabinets.

One of the handsomest of the tables was one set for a wedding feast. Suspended above the table was a large wedding bell formed of white chrysanthemum crepe paper, and filmy lace. Across the table wandered a scarf of pink tulle; and the centrepiece was a silver flower bowl filled with sweet peas and maindenhair fern. At each corner were candlesticks of gold china, holding pink tapers. In front of each plate was a tint white satin wedding bell suspended from a white tripod and adorned with lilies of the valley and a bow of tulle. The place cards depicted a bride; the glass was gold banded; the silver, Sheridan pattern; and the service plates, Dresden china.

Unique among the tables was one carried out in Chinese design. Suspended above it were two huge lighted Chinese lanterns. The centrepiece was an elaborately carved shrine of teakwood, in which reposed a gilded statue of Buddah. In front of the shrine was a mirror to represent a lake, surrounded with little earthenware dishes filled with green foliage, while at the end was a Chinese arch of teakwood. At each corner of the table, set in shallow earthen flower bowls were sprays of iris. Broad bands of gold and silver brocade were laid at each plate; and the place cards were Chinese maidens with red crepe paper parasols. The glass was etched laurette; the silver, Adam design; and the china, Canton ware.

Attached to each table—there were eight—was a typewritten card on which was listed every item of china, glassware, pottery, place cards and decorations, together with the price of each, and the total cost for each table, so that any visitor, by consulting the card, would learn exactly how much it would cost her to duplicate the setting in whole or part.

Before you cut a price to meet a competitor's cut quoted by a customer, make sure the quotation is founded on fact.

When accounts become delinquent, orders as a rule are delayed, and subject to cancellation.

Of intention to return merchandise, dealer should notify manufacturer, and await instructions.

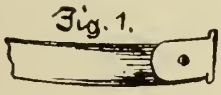
PRACTICAL DEPARTMENT

Mainspring Attachments—II.

By Francis R. Bentley.

SEVERAL forms of mainspring attachments in common use, particularly in watches of European manufacture, were described and illustrated in our article last month.

The familiar T-piece attachment shown this month is used more widely, perhaps, than almost any other to-day. Its use is not confined to American movements, although it is with such watches that it is most commonly associated. Both English and Swiss makers also have adopted it to a greater or less extent, and this notwithstanding the fact that it is just as roundly condemned by some horologists as its convenience and the surety of its action are praised by others.



Another attachment comparatively seldom met with, but which is sound and practical for the purposes for which it is specially adapted, is illustrated in Fig. 2. This is one of the ingenious devices of M. Phillipe and is commonly employed in the large barrels of eight-day and carriage movements, in which, otherwise, there would be the likelihood of the mainspring being broken or unhooked, or of the barrel hook itself being broken away owing to the unusual leverage afforded by a large crown and large and easy-running winding wheels. Three or four half-round grooves are cut inside the rim of the barrel, and the mainspring is attached to an independent steel ring a complete turn in length. This ring either terminates in a rounded hook or is fitted with a separate projecting piece which engages the grooves in the rim of the barrel. The adhesion of the ring to the barrel is sufficient to drive the watch, but when the spring is fully wound instead of extra pressure causing breakage the ring merely escapes from one groove to the next, as though the sping were slipping. The click of the ring as it passes from one groove to another, serves to indicate, therefore, when the spring is fully wound.

In cheap modern movements, many of which have a punched barrel hook—often very indifferently punched—the ordinary type of Swiss mainspring attachment is useless, as the rough hook is not of proper shape to allow the spring a secure hold. It is necessary, therefore, to employ one or other of the three alternative attachments illustrated last month. Whichever form is used, whether that made by simply bending over a portion of the spring, by riveting a separate piece to the spring blade, or the third form in which a small separate piece is inserted in a short hook formed by bending over the extreme end of the spring—whichever of these forms is adopted, it is important that the attachment shall be shaped so as to take up as little space as possible in the barrel.

When fitting a new spring to a Swiss watch having a proper barrel hook, or to any watch for that matter that calls for a similar attachment, proceed as follows: After the spring has been broken to correct length, soften the end of the blade for eight or ten millimetres. Then see that you have a sharp, clean cutting mainspring punch and that the punched hole in the spring, which should be rectangular in form rather than round, falls exactly in the centre of the spring blade. From the inner side now file the forward face of the punched slot to a bevel, in order to give a sure hold to the barrel hook, and round the end of the spring, as shown at "a" in our illustration last month.

Leave no more of the spring extending beyond the hole than is necessary for strngth, for otherwise the spring may become unhooked when nearly wound. Lastly, do not neglect to remove the discoloration caused by drawing the temper of the spring. This can be done in a moment with a fine emery buff, and although the watch won't run any better for it, attention to a great many little details is the secret of finished workmanship and marks the difference, in a great measure, between the ordinary workman and the painstaking, reliable mechnic to whom an employer is satisfied to entrust the best work that finds its way into the shop.

Where the ordinary form of spring attachment is unsuitable, many workmen have trouble in bending the spring to form the alternative type of hooking. Unless the bend is quite sharp too much space is occupied in the barrel; yet when bent sharply the hook has a nasty trick of cracking and breaking off exactly at the bend. This is particularly the case in the form illustrated last month at "c." The third form shown also last month at "e," is preferable, and really presents little difficulty if we go about it in the right way When in action in the watch it is less liable to break than the form in which the turned back portion of the spring itself bears directly against the barrel hook. It also takes up less space in the barrel. These are sufficient reasons for employing it, even though it may take a little longer to make.

For the fitting of such an attachment, after the spring has been selected and broken to correct length in accordance with the directions already given, instead of throwing away the piece of spring broken off, lay it aside on

the bench for use in the subsequent forming of the hooking. Then, with the spring held between the thumb and first finger of the left hand at about a couple of inches from the end, by pliers held in the right hand, heat the spring to redness over the pointed flame of an alcohol lamp. There is no need to draw the temper of an inch or more of spring, as many workmen are in the habit of doing, for the portion of the spring so softened has lost thereby its original elasticity and is rendered almost "lifeless." Not only is the power of the spring impaired to that extent, but owing to the lack of resiliency close to the point of attachment the action of the spring in coiling and uncoiling in the barrel also is rendered unsatisfactory. To bend the spring it is necessary to soften it at the bending point, but nowhere else.

(To be continued.)

Questions and Answers

THE WEIGHT OF A CARAT

Question:—I know that diamonds are sold by carats but don't know how this weight compares with the other weights we use to weight other things. Would be glad to have you explain this in the TRADER.

Answer:—In weighing precious stones the carat is the unit of weight, and this is equal to 3 1-16 grains Troy. For convenience the unit is divided into 100 parts. A one carat stone, therefore, equals 100, a half-carat stone equals 50 parts, a quarter equals 25 and one-eighth equals 12½.

CASTING IN CUTTLE BONE

Question:—For casting small gold work such as rings, I have been trying cuttle bone, but not with entire success. I have noticed another workman, in another shop, who, after he has his mould made, seems to paint it over with something or other. Can you tell what is used in this way and what is the object of it?

Answer:—The face of the mould, where it will be touched with the heated metal should be painted with a strong borax solution. This may be borax ground up on the slab, just as you would mix it for hard soldering, or it may be ground up with paraffin. When this borax solution has sunk in, go over the surface again with a 50-50 solution of silicate of soda and water. Silicate of soda is commonly known as "water glass." Instead of using the two solutions separately, you may, if you like, put on the two together, using half the borax solution and half of the silicate of soda solution. The purpose of both is to harden or rather to toughen the face of the mould, so that it may stand the heat of the molten metal better.

THE POLISHING OF THE PRECIOUS METALS.

Question.—Will you kindly oblige me by sending a list of books to be bought on jewelry polishing, or any that would be useful in this business, such as the polishing of precious metals?

Answer.—"The Polishing and Plating of Metals," by Herbert J. Hawkins, a 360-page book, fully illustrated, is published by Hazlitt & Walker, 607 South Dearborn St., Chicago, price $2.00. Another first-rate book that contains a chapter upon polishing, other chapters upon the precious metals and their alloys, and which is full of helpful information for the practical jeweler from cover to cover, is "How to Make Jewelry," by G. S. Overton, a practical manufacturing jeweler. It is published by Walter B. Frost & Co., 42 Weybosset St., Providence, R.I., price $1.50.

"SPLIT SECONDS" OR CHRONOGRAPH?

Question.—What is the difference, if any, between a "split seconds" and a chronograph?

Answer.—A plain chronograph has one large center-seconds hand. A split-seconds chronograph is really a double chronograph in which there are two center-seconds hands, one above the other. When the chronograph is first started the two hands run together. Upon pressing a push-piece in the hand of the case the lower hand may be stopped, while the other continues to travel until stopped in the usual way by means of the push-piece at the pendant.

To Duplicate an Engraved Design

Directions for making a Transfer Block that will Save Much Time and Insure Accurate Reproduction.

By C. C. Richdale.

THE system I am going to describe is not original, but it may not be known to many members of the trade. For this reason I will explain in detail how any engraver can easily make a transfer block, one that will be found very handy, in fact almost indispensable. Such a block is far ahead of paper transfers and similar makeshifts as it will transfer with perfect accuracy and at the same time the merest tyro can get as good results as the professional.

To make the block, take any wooden mailing box of the size that will best suit your taste and use; an eyeglass shipping box, for example. Next, go to any printer's supply house, or if such is not at hand to your local printer, and get some of the compound that is used for press rolls, to distribute ink over the type for printing. Put this in a tea cup or any suitable vessel, place the cup in a small saucepan with sufficient water and heat in this way until the compound in the cup is melted, just as you might melt a little glue. When the compound is melted, pour it into the box, which should stand level. Pour quickly and then shake the box well so as to prevent the formation of air holes. In a few hours the compound will set. Now lay off an angle of 45 degrees on the box and cut one side down at right angles to about one-quarter inch below the top of the compound. All that is now required is to remove this from the box and you are ready for business.

The choice of a transfer medium is up to the workman; some prefer one thing and some another. We use powdered chalk, or sometimes red printers' ink. Fill up the spoon or other article from which you wish to transfer the design, insert it into the corner of the block, and if the spoons are all of the same size every one will have an exact copy of the original design or lettering.

The workman can make molds for spoon bowls, etc., simply by filling up the bowls with plaster of paris and then sanding them down flat. Coat the pattern with shellac varnish and lay on a flat surface, then pour plaster of paris on the surface to the depth of the amount of compound. This will give the inside transfer, scenes, etc.

For trays, etc., fill an 18 size movement box full of the transfer compound, cut out the top of the box cover, and slip over the box, then fill. Afterwards remove the rim and this will do as a block for any of the above work or for watch caps, etc.

A piece of compound from the press rolls can be used for loving cups where the same inscription less the prize is wanted, by making a wooden form to hold the same; in fact it lies with the individual engraver who, if he is resourceful can make any kind of shape to suit his needs.

The Other Man's Way

Conducted by Francis R. Bentley.

TRADER Readers are Invited to Tell Through this Page of the Methods and "Wrinkles" They Find Worth While

There are more ways than one of doing most things. At least there is a right way and a wrong way. The ingenuity of the "botch" has proved, indeed, beyond peradventure, that there are often many wrong ways of doing the same job. Similarly, it often happens that there are alternative methods that are sound and practical. One method may be quicker than another, under certain conditions may be more convenient, or possibly may prove surer or less hazardous for the workman of limited experience. There is not a workman of experience, probably, who has not hit upon some good "wrinkles" that he would willingly pass on to his fellows if it occurred to him that he had anything that was worth passing on. A few such wrinkles are given this month upon this page. Others will appear from time to time.

* * *

The best way to tighten a loose second-hand is by gently compressing the socket in a split chuck in the lathe. The closing is done uniformly in this way and without marring the socket.

* * *

For finishing the end of a balance staff pivot use a fine, flat burnisher just moistened with oil. The end of the pivot should be finished flat and the sharp edge be then just taken off by the burnisher. To avoid raising a burr in burnishing that might cause the pivot to bind in its hole, work the burnisher from the edge towards the centre, not from the centre to the edge.

* * *

Look out for the worn spots on a setting lever. With two or three strokes of a fine emery buff all trace of wear can be removed. Lubricate the acting surface with a touch of vaseline before replacing.

* * *

In re-setting a roller jewel, when the shellac is thoroughly melted and before the jewel is adjustd to its final position, move it up and down in the hole two or three times so that the shellac not only adheres to the jewel but is carried right through the hole. Then, finally, adjust the jewel upright in all directions and, when cool, remove any excess shellac. If set in this way, you will have little trouble from loose roller jewels.

* * *

In replacing a broken dial foot, one of the difficulties is to get the new foot in exactly the right position. First, remove the enamel from the back of the dial, where the foot is to be located, by means of an emery wheel mounted on the polishing lathe. Select a drill that just fits the dial foot hole in the lower plate. Take the watch down, if necessary. Then drill into the copper dial plate, while the drill runs in the dial-foot hole, to the depth of one-tenth of a millimeter. In turning up the new dial foot, leave a small point on the base, which then serves to determine its own correct position. Finally, solder with soft solder in the usual way.

* * *

To soften the hub of the wheel, in fitting a new scape wheel to a cylinder watch, take brass or copper wire tapered to just pass through the hole in the wheel, and heat the wire in the flame of a spirit lamp. Without softening, the wheel is too hard to broach; while the hole, as the wheel comes from the material house, is much too small for the pinion. Any bluing upon the arms of the wheel is removed with oilstone powder or a touch of muriatic acid. If the hub is too thick, catch a brass wire in a split chuck in the lathe, peg the wheel true upon it and cut the hub down to thickness with a graver.

* * *

For cleaning the balance, instead of threads or chamois strips, take a well-worn, six-row watch brush. A balance that is badly stained can first be passed through cyanide, rinsed, dipped in alcohol and dried in hot sawdust in the usual way. Then, to obtain a more brilliant and lasting finish use rouge. For the flat surfaces, rest the balance upon a cork held in the vise and use a flat, rouge-charged buff of felt or leather. For the rim and to clean the screw heads, etc., take the brush. It should be worn down to within about half an inch of the wood. If it has been worn unevenly or hollowed, trim down the long bristles with scissors. Charge the brush by rubbing briskly on a stick of rouge, rather than with powder. Then, holding the balance firmly in the left hand and protecting it against bending by the fingers and thumb, brush briskly all round. When proper care is taken, little truing of the balance will be needed, and unless the wheel is badly stained the cyanide may be dispensed with. The brush will quickly bring up a brilliant finish.

* * *

Keep at hand a little muriatic acid—or hydrochloric acid as it is otherwise known—in a small glass stoppered salts bottle. It is useful to remove bluing from steel parts. Apply with a flattened pegwood or small camel's hair paint brush and rinse at once in clean water.

* * *

When it is necessary to advance the guard point of an old-time Swiss movement—in which the guard-point is solid with the fork—without lengthening the fork as a whole, file a slot across the fine, wedge-shaped punch, insert it in the slot, and with a light tap or two throw the guard-point forward. Now it is evident that the face of the guard-point, as thrown forward in this way, will be angled obliquely. It should, therefore, be thrown forward rather further than necessary, which allows of its being filed up perpendicularly.

* * *

For the large belt connecting foot wheels and counter shaft of the lathe, a hook turned up from piano wire will outlast any other kind of hooking you can find.

* * *

As a first aid to graver sharpening use a good sized oilstone, preferably one of the quick-cutting composition stones that can be had in "course," "medium," and "fine" grades separately or with two different grades combined in the same stone. Have one side fine, for instance, and the other course or medium. Keep the stone clean, moisten it with a light fluid oil and give the graver a long, sweeping stroke from end to end of the stone. Instead of passing it back and forth continually in the same line, see also that it is made to traverse the whole width of the stone. In this way the surface of the stone is kept in good condition. Otherwise it is almost certain to become worn into troublesome pits and grooves.

Detecting Platinum Substitutes

Careful Tests are Sometimes Necessary if You Would be Sure that the Goods are all that they Appear to be

METHODS of detecting substitutes for platinum are revealed in an interesting article by C. M. Hoke in a recent issue of the "Metal Industry." In this he says:

When a large piece of metal is offered for sale as platinum, the trickery to look for is the simple scheme of coating a piece of 18-k gold, or the like, with a heavy coat of platinum. A test of the specific gravity will reveal this, but the smaller buyers of old gold apparently do not make these tests, and every now and then we read of such a swindle as this. Boring suspicious bars is always in order, of course, for the gold brick man is still abroad in the land.

Jewelry is traditionally tested by means of nitric acid. Platinum is absolutely unaffected. Unfortunately the commonest platinum substitute, 18 and 19-k white gold, is also unaffected, as are alloys that contain a fair amount of platinum.

For this reason, platinum jewelry should be tested with aqua regia. The best way is to rub it against a touchstone (a piece of smooth, fine-grained black basalt) until you have a shining streak of metal. Beside this make a similar streak with some unquestioned platinum. Cover both streaks with a drop of aqua regia. A very bad imitation will dissolve at once, giving off fumes and probably turning green. Let the acid act about a minute or more, if no action is visible at once, and then wipe the stone gently with a soft rag. The platinum streak will be affected very slightly; it may be hard to detect a change. But other metals will either dissolve entirely or will show some other change. Eighteen karat white gold dissolves fairly promptly. Nickel and some other base metals dissolve slowly; alloys containing considerable platinum and a small amount of base metal are the only things that are apt to deceive.

It must be understood that this testing requires some experience. A person must make a good many tests with known metals before it is safe for him to pronounce on unknowns.

Julius Wodiska, a prominent jeweler, has recently offered the trade a formula for an aqua regia solution that has been found satisfactory. It readily detects spurious metals, especially if they are rubbed upon a stone, as above. The formula consists of:

Hydrochloric acid, c. p.	1¼	ounce Troy.
Nitric acid, c. p.	¾	" "
Potassium nitrate, powder	1/20	" "

It seems odd to give the proportions in Troy ounces, until it is remembered that all jewelers have these weights, and may not have any others. The mixture is made up in a three or four (fluid) ounce bottle, and left to stand uncorked for some hours before using while the excess chlorin escapes.

It must be remembered that, while the action of this solution on platinum is very slow, it is measurable, and if platinum is left to soak either in it, or any other combination of nitric and hydrochloric acids, some of the metal will dissolve.

A few experiments were made to demonstrate this. Some metals were drawn down to 10/1000 inch, all through the same die, so that they would all be the same size. Then equal lengths (2 inches) were cut off, weighed, immersed in the above solution for a stated time, and then removed and weighed again. The two pieces of gold were left in only ten minutes; the platinum, four hours.

Kind of metal.	Original weight in milligrams.	Loss in milligrams.
14-k yellow gold	32.90	3.75
19-k white gold	29.15	4.10
3% iridio-platinum	53.30	1.48
10% iridio-platinum	53.10	0.60

It will be observed that the platinum lost less in four hours than the gold lost in ten minutes. But it will also be seen that, even in an experiment on a two-inch piece of very fine wire, the loss was enough to weigh.

The fact that platinum differs from most metals in that it dissolves without changing its appearance is what has led the unobservant to think there was no action at all.

When testing materials other than jewelry or bars, such as a mass of filings, or dental pins, it is impossible to test each tiny piece separately. The practice is first to boil the stuff in nitric acid, which will dissolve silver, palladium and its silver alloys, nickel and its alloys, etc., and will discolor certain other metals. The material that resists nitric acid is then treated with aqua regia. Gold, including white gold, will dissolve promptly, 18-k green gold will not dissolve, but will change color. A small amount of real platinum, if any is present, will be dissolved also.

These two treatments will reveal all of the substitutes that might be found, with these exceptions: Base metal coated with platinum, and platinum that is alloyed with small amounts of other metals. A common alloy that will escape detection is one containing 70 per cent. platinum, plus iridium and palladium.

As for the base metal coated with platinum, this can often be found with the magnet. If not, and if the pieces are in the form of small pins, the chances are that they will be mistaken for all-platinum.

The matter will be settled quite definitely only when the metal is melted. Any substitute reveals itself instantly under the oxy-gas flame to an eye that has had a little experience. For that reason it is becoming customary for buyers of old platinum to subject material to the flame before accepting it. If nickel or copper is present, the metal will darken and show foreign matter quite unmistakably. Copper turns the flame green. Iron sputters and flies out of the crucible in tiny sparkles. Silver chlorid and gold, which are impurities very common in filings, are revealed first by a characteristic smell from the chlorid, and by stains in the crucible. Silver leaves a dark stain, and gold leaves a film of metallic gold whose color ranges from purple to bronze, according to its thickness. Nickel leaves a black color in the crucible, molybdenum a bright blue. Palladium and iridium show themselves as a bright mirror of metal on the upper part of the crucible.

BRITISH COLUMBIA.

Many and beautiful were the Easter window displays in Vancouver City. The spirit of the season was manifested in the jewelry stores to a greater degree, perhaps, than ever before in the city. A number of the firms went to a great deal of trouble and expense in arranging their windows, and the results in turnover were ample recompense for the expenditure in both time and money. Robt. McDonald's windows were, as usual, most attractively dressed for the occasion; the two windows of the Tod & Manning store on Granville street also reflected the prevailing spirit; while the whole race of windows in the fine Birks store were given over to a feature showing of new and appropriate gift goods.

O. B. Allan experienced the best Easter business they have ever had in the history of the store. Appropriately dressed novelty and diamond windows attracted much attention by advertising the Easter spirit. The color scheme in the diamond window trim was white, purple and gold. This display was certainly effective, the ring cases and trays utilized being such as harmonized beautifully with the general color scheme of the window.

Alf. Scrivener, head of the novelty, leather and stationery department of the local Birks store, has gone on a buying trip to the Old Country.

Benny Hill and Fred Westren were visitors to Vancouver during the month.

D. A. Robertson, of the staff of the O. B. Allan store, has arrived back in Vancouver after a brief trip to the old home town of Chatham, Ont. Mr. Robertson suffered bereavement in the loss of a sister, and this necessitated the trip East.

Col. Gerald Birks visited Vancouver in the course of one of his periodical trips last month and renewed acquaintances with many friends at the Coast.

David Firbanks, of Messrs. Henry Birks & Sons' local store, has gone on an extended trip to New York, Chicago, St. Paul and other big centres, on the lookout for new ideas for the jewelry department of the store. Mr. Firbanks expects to put in a couple of weeks at the head office in Montreal and will also visit the different Birks branches in the Dominion.

A very attractive showing of artificial flowers drew much attention to the south window of the Birks' store early in April. Roses, cherry blossoms, geraniums, cornflowers and other blossoms mingled in the display.

Sealed tenders are being invited for the purchase of the stock of diamonds, watches jewelry and fixtures of the C. F. Bigger estate, as it stands on the premises at 23 Hastings street east.

Wilson Bros., jewelers, South Granville street, report business good, with a little slackening off of sales, but a plentitude of repair work.

Harvey Murphy has been elected president of the Nanaimo Retail Merchants' Association; C. Rawlinson is secretary, and J. C. Dokin, treasurer.

Having purchased the jewelry business recently takes over by Mrs. L. E. Leblanc on Commercial Drive, Grandview, Messrs. Shuttleworth Bros. have opened up a very nice line of jewelry, cut glass and silverware. As manufacturing jewelers, the new firm will specialize in watch and jewelry repairs.

The car owned by W. M. Carson, manager of the local Birks' store, was stolen from his garage on Shaughnessy Heights the other night. It was later found at Barnet, a few miles up Burrard Inlet.

Gold deposited at the Dominion of Canada assay office in Vancouver during the fiscal year ending March 31, 1920, amounted to $3,416,129.38, as compared with deposits of the preceding year aggregating $4,038,921.75, showing a decrease of $622,792.37.

Fred Whitney, wanted at Moose Jaw on a charge of stealing $1,800 worth of diamonds from Plaxton's, Ltd., on December 12, recently appeared in Supreme Court Chambers here, when his counsel attacked the warrant upon which he was assumed to be held. Oscar Orr, acting for the Saskatchewan police, maintained that the warrant questioned by counsel had never been executed and therefore did not require to be "backed." Mr. Justice Macdonald gave permission to the police to serve another warrant before 12 o'clock; instantly Inspector Goldsmith of the Saskatchewan force and a local detective produced a warrant and placed Whitney under arrest before he could leave the court. Whitney was later taken to Moose Jaw to answer to the charge of theft.

According to a report to the local police, burglars made a haul at the jewelry store of H. Maxwell on Hastings street, Vancouver. A hole was broken in the plate glass window, through which the thief or thieves abstracted three rings; evidently they had an eye to the valuable, two of the rings being valued at about $650 each, while the other was worth about $60.

No trace has yet been found of the stolen rings from the local O. B. Allan store about a month ago.

Forty-five feet in the 500 block on Granville street brought $140,000 in a transaction recently completed after several weeks of negotiations. The vendor was Henry Birks & Sons, Ltd., and the purchaser one of the city's well-known boot and shoe men. The price per foot works out at approximately $3,100.

Arthur Rowland, of Rowland & Campbell, is making the rounds of the trade after an absence of some years. Arthur is one of the old-time travellers on the road, and he has a whole host of friends in the Pacific Province.

The McLaughlin car is evidently becoming a prime favorite with local jewelers. The latest to succumb to the wiles of this well-known automobile is R. M. Tod, who has discarded his faithful Maxwell and is now driving a D45 Special. Bob is quite proud of his acquisition too, and was fortunate in escaping a rise in price of $110 by a margin of two days.

Daniel J. M. Snell has recently

opened in business as a watchmaker at 18 Hastings street west, and is doing very nicely. Although the business runs largely to repair work, a nice little stock of jewelry has been given a place in this upstairs store and sales have been more than gratifying since the opening. Mr. Snell is well known in local jewelry and other business circles, having spent the past eleven years with the firm of G. G. Bigger across the way. For eight years previous to that Mr. Snell was with George E. Trorey, Vancouver's pioneer in the jewelry business.

Many societies are co-operating in the preparations for the big pageant to be held here in May, in commemoration of the 250th anniversary of the founding of the Hudson's Bay Co. The pageant will be the biggest of its kind in the history of the Dominion, and, in addition to marking the anniversary of the founding of this firm, its enthusiastic supporters believe the pageant should greatly assist Canada in the present period of reconstruction. Twenty-one historical tableaux have been prepared commemorating landmarks in the development of the great company. Films of the mammoth procession will be taken for exhibition in all parts of the world.

Mr. Nye, formerly manager of the jewelry department of the D. Spencer departmental store, is contemplating the opening of a jewelry and optical store in Vancouver in the near future.

J. B. Hymand, whose sensational capture followed the robbery at Harry Pickering's jewelry store in broad daylight recently, has been formally committed for trial on a charge of breaking and entering.

Vancouver firms formerly engaged in the auction of jewelry and fancy articles, latterly barred by new regulations, were represented before the local civic finance committee the other afternoon. Through a law firm these merchants asked that the prohibition should be made to cover all classes and thus obviate discrimination.

The business of Mr. H. Greensfelder at 1001 Government street, Victoria, B. C., has been registered under the name of "The Green Jewelry Store," and is now operating under that style at the same address without any change of ownership.

LONDON, ONTARIO.

Lorne E. Nichols, for some time watchmaker for the late Thomas Gillean, London, has taken over the business from Mr. Gillean's estate and will carry it on along the same efficient lines which have marked his work in the past. Mr. Nichols was formerly in St. Thomas and previously in Cobourg.

London retail jewelers as usual are in the lead in progressive civic movements and have begun to close their stores on Wednesday afternoons. An effort was recently made to close on Wednesday afternoon all year round, but one or two dissented from this plan. The proposal was then made to begin the half-holiday in April, and the refusal of one jeweler alone prevented the petition from being unanimous. However, the first Wednesday in April saw most of the stores with doors locked. In the meantime, officials of the Trades and Labor Council have announced that they will make public the names of any firms which refuse to support the movement.

F. L. Howell, of Howell Bros. & Knowlton, Windsor, was recently in town.

London travellers report that trade is growing brisk in Western Ontario towns now that the roads have become somewhat more passable.

Russell Uren of Calgary was a recent visitor in local stores.

Another former Londoner, now a confirmed Westerner, Jack Brennan, dropped in a few days ago.

C. G. Markle, formerly a director of the Y.M.C.A. in this city, and now with William Andrews of St. Mary's, was kindly remembered by his friends recently when they made him the guest of honor at a banquet and gave him a fine club bag.

F. W. Watters of Ingersoll and E. L. Mitton of Ridgetown were in London recently.

In these days of constantly increasing prices it is refreshing to encounter some commodity whose price has declined, even if only to a slight extent. In the last issue of THE TRADER, the *Worthington & Raymond* advertisement was continued in error, in which the prices of jewelers' saws were quoted at the old figures of from $2.40 to $3.50 per gross. THE TRADER is now informed by Messrs. Worthington & Raymond, Inc., that the price of these saws to-day, on all numbers, is $1.35 per gross, a reduction, on the average, of considerably more than one-half.

MANITOBA.

The arrival of the warm spring-like days finds Winnipeg jewelers experiencing the general activity which now characterizes the retail trade in this city. While at this period of the year interest is centred in the plowing and seeding operations all over the West, the city itself has a big summer programme. Conditions for the trade, it is stated, will be normally good throughout the warm months, while the usual revival is looked for to set in this fall, especially if the crop is bountiful.

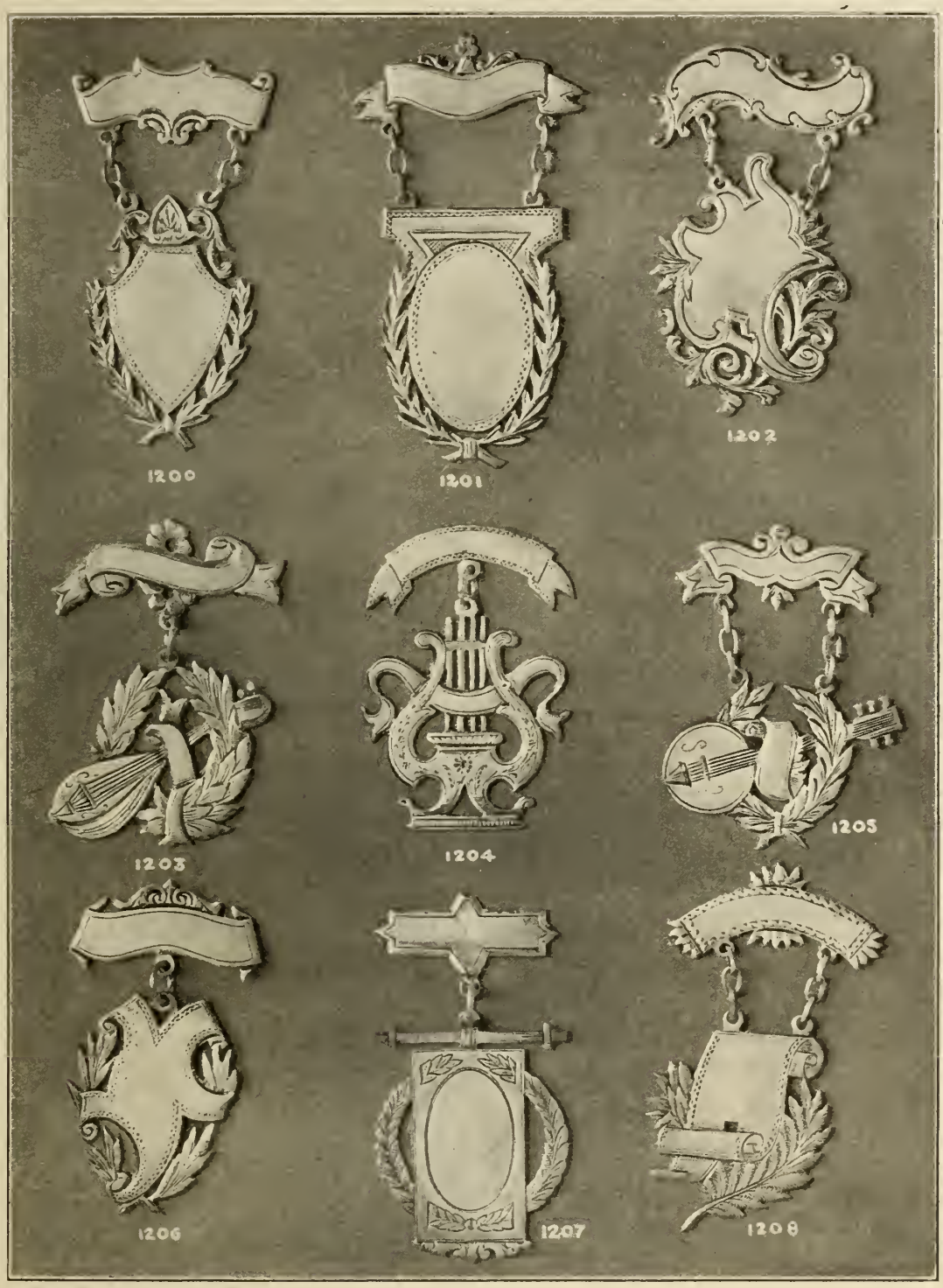
The D. R. Dingwall Co. have effected some alterations in their factory premises on Albert street. Besides their watch and jewelry repair work, the company have developed a considerable business in the manufacturing of specialties. Regalia for lodges and fraternal societies is anothe line to which the company have paid considerable attention. Choir gowns are another line as a side issue to the main business.

One year from April 1st the company will move their establishment into the Paris block at the corner of Portage avenue and Garry street, where they have leased the entire ground floor for a period of 25 years. It is stated that two-thirds of the basement in this building has also been leased, the intention of the company being to consolidate all their departments under one roof.

As one of their window attractions, the Birks store is now showing the cups won by S. Larcombe of Birtle, "The World's Champion Wheat Grower." Mr. Larcombe, while not a farmer on a pretentious scale, has had remarkable success in producing high grade cereals, and in both the international and Canadian exhibitios he annually figures as one of the most successful contestants. The cups shown by Birks are large, handsome trophies, and make a presentable display.

The recently issued city directory estimates Greater Winnipeg's population at 271,958, which represents an increase of about 100,000 during the past ten years. Quite a long list is given of old-timers whose names appeared in the first directory of 1876, but it is noticeable that there are no people mentioned who have been associated with the jewelry trade. It is also apparent that the old Fort Garry pioneers are mostly well-to-do people to-day.

At the recent session of the Legislature the optometrists of Manitoba had a bill put through the House debarring unqualified persons from practising in the province. The measure requires that all who practice this profession in Manitoba must become members of the Manitoba Optometric Society, the council of which is given power to conduct examina-



We beg to draw our customers' attention to the coming Medal Season, which is now near at hand, and we would advise the placing of orders at present to meet requirements.

The above illustration shows only a few of a large assortment from which a selection can be made.

Our catalogue will be forwarded with pleasure upon request, and a liberal discount off the price list is allowed the trade.

CARON BROTHERS

233 Bleury Street ∴ MONTREAL

tions and pass upon the qualifications of all applicants. The governing body of the society will consist of five members, three representing Winnipeg and two from other provincial points.

The coming summer will be marked by a series of pageants in Winnipeg. Arrangements are now being made for a commemoration of the 250th anniversary of the granting of the charter to the Hudson's Bay Co., the 50th anniversary of Manitoba as a province and the centenary of the Anglican Church in the Province of Ruperts Land, the ecclesiastical boundaries of which are represented by the area generally known as "Western Canada." The City Council and the Board of Trade have interested themselves in the celebrations, and some of the spectacles planned will be of an imposing nature. It was thought that the Hudson's Bay Co. would commemorate their own event by making a start upon the erection of the fine new store to be built on Portage avenue; but as yet no announcement has been forthcoming as to when this project will be started.

Meantime the T. Eaton Company have commenced demolition for their big mail order establishment. A row of houses is being demolished from the rear of the store right to Graham avenue and construction work will start as soon as the ground has been cleared. The virtually prohibitive prices of building material, which have advanced 60 per cent. in the past year, have resulted in curtailing other projects, and at the present time few major construction programmes are anticipated for this year.

MONTREAL.

Junghans Bros. Ltd., London, England, have sold their Canadian business, with offices at 489 St. Paul st. west, Montreal, to the present managers, Messrs. Robert Stauber and Adolph Baltzer. The latter will continue doing an importing business in Swiss watches exclusively, under the name of Stauber & Baltzer, and will distribute their lines through the jobbers from coast to coast.

Both partners of the new firm are natives of Swizerland, where they began their commercial careers, and early in life became acquainted with every phase of the Swiss watch industry. In 1911 Mr. Stauber joined the staff of Junghans Bros., Ltd., London. He very quickly gained the confidence of his employers, and in 1912 was sent to Montreal as assistant to the manager of the new branch. Two years later he was put in full charge of the Canadian branch. Mr. Baltzer's connection with the firm dates back to 1897. He has been secretary of the company since 1902. In the fall of 1916 he was transferred to the Montreal branch to assist Mr. Stauber.

Mr. Baltzer has just returned from a buying trip to Swizerland. While in London he settled the details of the purchase of the Canadian business with his old firm.

The firm of Roughton & Skelton, Ltd., at present located at 364 University street, Montreal, intend moving their place of business to a large and more commodious quarters at 32 McGill College avenue, where they will have all facilities for handling a larger trade.

Mr. Fred G. Whorton, who for the past seven years has been representing the Waltham Watch Company in Quebec and the Maritime provinces, has been appointed special representative of the company from Toronto to the Pacific coast. He replaces Mr.

MR. FRED. G. WHORTON,
Waltham Watch Co., Montreal.

T. McG. Robertson, who is no longer connected with the company. Mr. Whorton has been with the Waltham Watch Company for ten years. In his early days he looked after the material and stock departments, and, in this position, gained a very intimate knowledge of Waltham products, which enabled him to be of great service to his customers. He is a Montreal man, born and bred.

Mr. Gordon H. Martin, another born Montrealer, succeeds Mr. Whorton. His territory will be Ontario east of Toronto, Quebec and the

MR. G. H. MARTIN,
Waltham Watch Co., Montreal.

Maritime Provinces. Mr. Martin's connection with the Waltham Watch Company extends over a period of eight years, during which time he has capably filled responsible positions in various departments of the general office. His many friends in the trade in Montreal and vicinity will congratulate him on his new appointment, and wish him the best of good luck.

NOVA SCOTIA.

Mr. Sam Eastwood, jeweler and optician of New Glasgow, N. S., has his picture in a recent issue of the "Evening News" of that city, marking the completion of forty years in the jewelry business there and the opening of his new store. Mr. Eastwood now has his son, William, associated with him, and has achieved a high reputation in the business world.

W. A. (Bill) Bradford spent the greater part of the month of April in Eastern Canada, where he succeeded in booking some splendid orders for his house, the well known Hamilton manufacturers, Messrs. Geo. H. Lees & Co., Ltd. While in Charlottetown Bill spent a couple of busy days at the Annual Conference of the Rotary Clubs, District No. 1.

A judgment was entered in the Exchequer Court of Canada at Ottawa last month whereby the registration

Your Old Gold and Silver can be converted into DOLLARS

as if by Magic

WE REFINE **Gold, Silver, Platinum, Gold Plate, Gold Filled Watch Cases, Old Rings, Filings, Floor and Bench Sweeps, etc.**

Somewhere in every jewelry establishment there is a quantity of money tied up in an accumulation of scrap jewelry. Precious metals are worth more to-day than ever before. Give us the privilege of turning this into cash for you. We pay highest prices, because our method insures every particle of precious metal being extracted and full return for actual value less our charge for refining.

There is no guesswork, no estimating or calculating. Others have been agreeably surprised by the returns received from us.

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198 Clinton Street :: **TORONTO, ONT.**

of the trade mark V.T.F. in a circle, together with the assignment thereof to H. R. Bergmann & Co., was expunged from the records. This action was taken on the petition of Hammel Riglander & Co. of New York, and the judgment was entered by consent, an agreement having been reached between the parties.

ONTARIO.

The late William Kirkpatrick McNaught, whose will has been probated, left an estate valued at $254,129. After bequeathing keepsakes to different members of his family, Mr. McNaught left his widow an annuity of $3,000 and a life interest in his books, household goods and silverware, and directed that any surplus income be divided equally among the children each year. On the death of Mrs. McNaught, the property is to be divided among the children. The estate includes $167,126 in bonds, mortgages $13,914, and 172 shares Consolidated Optical Company, $17,200.

A. G. Suggett of Lindsay has recently concluded a sale, closing out the major portion of his stock. He retained his fixtures, however; and his Community and 1847 Rogers goods and small goods such as diamond set and other high-class lines were left more or less intact. Mr. Suggett has his mind fixed on Western Canada and hopes to locate somewhere west of Winnipeg. The sale lasted just two weeks.

Mr. Horace Dorer, who conducted the sale for Mr. Suggett, spent a few days in Toronto after its conclusion, on his way to conduct two large sales in Western Canada.

Garnet G. Harper, who won the "Omega" scholarship prize some years ago, and who has been with W. W. Munn for the past nine years, is now making watches for the trade in Toronto and outside territory.

Messrs. George H. Lees & Co., Ltd., the well-known Hamilton manufacturers report the busiest spring in the history of their firm. Notwithstanding the addition of some new machinery and extra help they are still forced to work overtime. Not only has their manufacturing department been unusually rushed, but the refining department has likewise shown a splendid growth.

Two Toronto concerns have gone in for the five-day week, and find it working satisfactorily. These are the Electric Chain Company and the Roy Company. By extending the time slightly for the five days, it is found possible to close Saturday and still get in the full 44 hours of working time. These companies have also united to hold a picnic and field day at Queenston Heights some time during the summer. Plans are already on hand, although the date has not yet been announced

Major L. S. Breadner, D.S.C., formerly of the Royal Naval Air Service, who created an enviable record with the air forces during the great war, and who is reckoned as one of Canada's distinguished aviators, has been appointed a staff officer on the headquarters of the recently formed Canadian Air Board. In civil life Major Breadner is vice-president of the manufacturing company bearing his name, and intendes taking up his duties there at once. He is a son of Mr. S. Breadner, 1000 Somerset st., Ottawa.

His many friends in the trade will be glad to learn that Mr. B. Goldstein, president of the Goldstein Jewelry Manufacturing Co., Toronto, has recovered from his serious illness of the past few months sufficiently to permit him to return to business.

The Electric Chain Co., of Canada, Ltd., gave their first annual banquet and theatre party to employees on Thursday evening, April 29th. The event was a decided success in every way. Following an excellent dinner at the Board of Trade Luncheon Club, the guests held an impromptu dance until theatre time, and then repaired to the Princess Theatre *en masse* for the performance of "Just a Minute," which proved to be the kind of production best suited to top off an evening of the sort. An enthusiastic expression of appreciation was tendered the company by the employees the following day. The only circumstance detracting from the complete success of the evening was the inability of the president, Mr. George F. Sawyer, to be present. A letter expressing his regret was read, which stated, however, that he would make an official visit to the Canadian plant in June, and would bring with him a part of the Attleboro staff of the company.

The new Roden Bros. catalogue of medals, shields and trophy cups, which is distributed by the Goldsmiths' Stock Company of Canada, is a pretentious issue of 32 extra large pages, replete with illustrations of prizes and favors ranging from the most modest medals and shields to exquisitely designed and costly presentation trowels and trophy cups. The cover is of heavy stock, matt-surfaced and a rich brown in shade, printed in gold, and framing a hunting scene. Centred in each page of medals is a list of the different sport scenes in which these are made, and surrounding this are illustrations of from twenty-five to thirty of the medals of each type depicting a selection of the different sport scenes manufactured in each type of medal. The catalogue is particularly useful for showing customers to assist them in choosing the desired trophies. It contains no prices, these being given to the trade in a separate booklet.

W. C. Lacey, better known in the trade as "Bill," was married in April to Miss Grace Phillips, of Toronto. The ceremony was performed by Rev. A. H. Brooks of Deer Park Church. Mr. Lacey and his bride left for Detroit and other points in the United States, and on his return gave expression to the opinion that single blessedness had nothing on married bliss. The trade will unite with us in wishing the couple all possible happiness.

Mr. Suzanne, of The European Co., sailed for France and the European countries in April to arrange for supplies of "Myotis" pearls, as well as increased stocks of semi-precious stones. This despite the fact that Mr. Le Bailey of the same company returned from Europe with what was thought to be a considerable consignment just a few months ago.

The purchase of the property at Leader Lane and Colborne street, Toronto, by Mr. D. Smellie, will have no effect on tthe business of Klein and Burrows, who will continue to occupy the old stand at 40 Colborne street. Mr. John H. Klein states that they have taken over part of the first floor in order to increase the staff, and have fitted it up with watchmakers' benches. They are now in a position to take care of all watch work promptly, and with every satisfaction.

Sucklings, Limited, of Birmingham, England, are once more producing Kingsway Plateware for marketing in Canada. Mr. W. T. Evans of Montreal is handling the Canadian agency.

The representative of an English firm making tower clocks, chiming grandfather clocks, and the more expensive house clocks, will visit Canada shortly and desires to get in touch with buyers likely to be interested, who should address the British Government Trade Commissioner, 260 Confederation Life Building, Toronto.

Diamonds—

Loose and mounted, in good commercial grades.

Special Attention Given to Approbation Orders

Bracelet Watches—

8¾, 9¾ and 10½ ligne Swiss movements, cased with Empress, Fortune, Cashier, and 10 and 14-Kt. Gold Cases in staple and all the latest fancy designs for Fall and immediate delivery.

Prices and Samples submitted upon request

M. MICHALSON & CO.

Importers of

DIAMONDS, WATCHES AND JEWELLERY

Power Bldg., Craig St. West - MONTREAL

"Time-Telling Through the Ages"

An Unusual Book that is Being Published in an Unusual Way, but is Replete with Interest for Jeweler and General Public Alike

ABOVE is the title of a volume of unusual interest which has just come to the hands of THE TRADER, but before entering into a discussion of the book itself, let us quote the following as a typical extract from one of its later chapters—just to provide the proper atmosphere to begin with, as it were:

"Some of us remember when Waterbury watches were given away with suits of clothes, and the pride with which, as youngsters, we exhibited our first watches thus obtained to our playmates who were less fortunate. The nine-foot mainspring required unlimited winding, which was one of its chief joys, and our friends often solicited the privilege of helping in the operation. Some of the more ingenious among us held the corrugated stem against the side of a fence and made the watch wind itself by running along the fence's length, while other children looked on eiviously.

"In spite of the disadvantage of the time necessary for winding, perhaps in part because of it, the Waterbury watch became famous the world over and reached a very large sale for its day. It was more or less of a freak contrivance. People spoke of it with a smile. Minstrels opened their performances by saying, 'We come from Waterbury, the land of eternal spring,' and there is a story of a Waterbury owner in a sleeping car, winding until his arm ached and then passing it to a total stranger, saying, 'Here, you wind this for a while,' with the result that the stranger placed a large order for Waterbury watches to be sold by his agency in China."

* * *

It can be seen from this extract that the history of time-telling achieves an unusual degree of interest in the hands of the present writer, Harry C. Brearley, who was engaged on the work by Robert H. Ingersoll & Bro., New York. This was undertaken during the war period as a memento of the twenty-fifth anniversary of the entrance of the Ingersolls into the watch industry. It was made, however, not as an advertisement for that firm, but as a serious contribution to horological art and science. Due to the exceptional ability of the writer, however, it has also become a valuable contribution to American literature—so much so that when publication was undertaken at the close of the war, Messrs. Doubleday, Page & Co. found the volume worthy of publication strictly on its literary and artistic merits, and are issuing it for sale to the general public at $3 a copy.

The sustained and vital interest of this volume—almost unique in the field of science—is that the story is told, not as a succession of dry facts, but as a series of word-pictures which impress on the mind as could be done in no other way how the sense of time and of divisions of time grew and developed with the human animal, slowly at first, but with ever-increasing speed as the sense became a science and the science neared perfection.

The foreword is a gripping moment from the war, an apotheosis of time registration and the synchronism of events. From this there is a sharp break backward to the palaeolithic age. The picture in the foreword is that of a soldier waiting to go "over the top" at a certain prearranged *second*. The first picture in the opening chapter is that of a cave-woman who watches the creeping shadow of a towering cliff until, when it crosses a certain rock lying in the streambed, she knows that she may soon expect the return of the man-animal, her spouse. It is by such pictures mainly that the story of time measurement is told from beginning to end.

Following close on the measurement of daily time by the shadows, and contemporary with the first instincts of man to form into groups, came the necessity of measurement by groups of days and by seasons. For the first the moon sufficed and for the last the seasonal climatic changes.

From this the writer leads on the picture to the time when men began to study the heavens scientifically, resulting in the division of time into years, the years into days and moons, and the days into arbitrary fragments, hours and minutes. Concerning this, the following extract is of interest, if only to show that the scientists of those early days had brains and knew how to use them:

"They divided the day and the night each into twelve hours, and the hour into sixty minutes and these again into sixty seconds. The choice of 'sixty' was not a chance shot or accident, it was carefully selected for practical reasons since these old astronomers were wise and level-headed men. No lower number can be divided by so many other numbers as sixty. Just look at your watch for a moment and notice how simply and naturally the minutes, divided into fives, fit into place between the figures for the hours, and because sixty divides evenly by fifteen and thirty, we have quarter-hours and half-hours."

Then there is a backward step in which the writer pictures how man began to model after nature; how he caused shadows to fall from artificial objects upon an artificially divided dial, instead of from natural objects on the natural dial of the immediate landscape. This produced the sun-dial, and the various steps of progress are all related in the development of this through the ages.

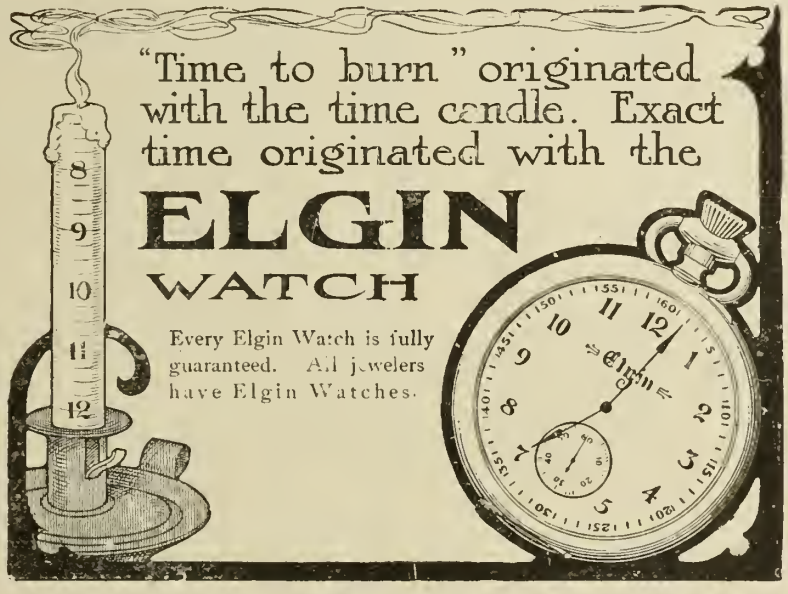
Finally there are the mechanical devices for measuring time: the water-thief, the hour-glass, the clock and the watch.

For the better understanding of the reader, the book is arranged both topically and chronologically, following the best modern precedents in history writing. That is to say, the topics are taken up in their chronological order but each topic is completed in itself, frequently necessitating a step back in passing on to the next topic.

A word must be said for the appearance of the volume. The printing is as good an example of typographical art as it would be possible to find. The stock used is of that heavy, matt surface all too infrequently found in post-war publications. The full-page illustrations, of which there are twenty-three, are splendid duotones, produced under the supervision of Walter D. Teague, a well-known New York artist, who was also responsible for the typography. The binding is in harmony with the rest of the volume.

There are appended a simple explanation and description of the works of the modern watch, a list of useful books on watch and clock making, a chronology of American clock manufacturers, and an encyclopaedic dictionary of terms.

Robert H. Ingersoll & Bro. are to be congratulated most heartily on the splendid and unselfish contribution both to literature and to the history of science they have made in this volume.



The

Canadian Elgin Watch Company

LIMITED

Traders' Bank Bldg. :: Toronto

The Cost of Doing Business

IN connection with the new accounting system recently released by the Harvard Bureau of Business Research, which Mr. H. Victor Wright will explain to Ontario jewelers in Toronto on June 22-23, an interesting address was delivered before the Massachusetts Jewelers' Association recently, by Mr. Richard Lennihan, a special agent of the Bureau, in which he said in part:

In carrying on our investigations we find many stores are efficiently conducted and are building their businesses upon firm foundations. Without exception proprietors of such stores realize that to know the facts about their business a little bookkeeping is necessary. I say a little bookkeeping, because we have found that a complicated system is not necessary for the average retail jewelry store. On the other hand, many stores are running at a loss and yet the proprietors do not know it. The most common fault among the owners of such stores is carelessness in accounting. Last year a retail jeweler paid an income tax and in the fall submitted his figures to the bureau. In checking up his statement, instead of making a profit, this jeweler actually had a loss for the year.

The first thing we discovered in the retail jewelry trade, and this has been true in the other trades that we have studied, is that the accounting systems in use, when there were any, differed so widely that they gave no basis for comparison. From the beginning we were impressed with the fact that merchants in discussing operating expenses among themselves continuously had many misunderstandings, owing to the fact that they were not using the same definition for the same ideas. For example, one merchant stated that his operating expense was 9 per cent. On being questioned, he said, "Oh, that's my payroll." Or we would find that selling expense seldom meant the same thing to any two retailers.

The standard profit and loss statement which we are mailing to the retail jewelers is arranged to show the gross profit of the business from the sale of merchandise, second, the expenses of operating the store in some detail, third, the net profit of the business after all expenses have been met, and fourth, the final surplus. The merchandise statement starts with gross sales from which are deducted returns and allowances to customers to give net sale. The purchase of merchandise at billed cost and inward freight on these purchases are added to the inventory at the beginning of the year. From this sum, cash discounts are deducted, then the inventory at the end of the year is subtracted to determine the cost of the merchandise sold. The difference between the cost of the merchandise sold and the net sales gives the gross profits.

The expense statement is subdivided into six main groups; selling expense, delivery expense, buying and management expense, fixed charges and upkeep expense, miscellaneous expense, and losses from bad debts. These main divisions should include all other operating costs of any retail jewelry store. Each item is an expense that the business must bear. Net profits cannot be accurately figured until every one of these items has been provided for out of gross profits.

If a jewelry store has a repair shop its receipts and expenses should be kept separate from the receipts and expenses of a merchandise business. In this way the proprietor knows whether or not his repair department is showing a profit or a loss and if a loss, he can decide whether he should, for good business reasons, continue this department. The item showing the figures for repairing and engraving and the balance of the items shown on the profit and loss statement is what we have called the net gain statement.

Many a retailer is convinced that his expenses are too high, but he does not know where to begin to cut down. Now, it isn't enough to know what your expenses are in the aggregate. You need to find out just where your money is going. Then you can compare your figures with other stores and see where you stand. For example, last summer a retail grocer told me he had reduced his delivery expense so that it was only 4 per cent. of his net sales. He did not know whether this was a higher or lower percentage than the average dealer spends. The reports that we receive from retail grocers show the common figure for delivery expense to be 2.4 per cent., and that the best managed or more efficient stores are reducing this still further. By having this information the retail grocers now have a basis on which to work for the improvement of their business. This principle applied to the different items of your operating expenses, and by comparing the figures which are to be published with your own, item by item, you will be able to determine whether or not any of your expenses are proportionately too high.

It may seem incredible, but even to-day some retailers are still figuring their expense on sales and their margins of markup on cost. If the operating expenses are figured on sales, then the margins of profit must be figured on the selling price and not on the cost. Last August I interviewed a retailer and found that he was making this mistake. For instance, he purchased an article at a dollar. His operating expenses were 25 per cent. of sales, and, as he wished to make a net profit of 5 per cent., he decided his gross profit would be 30 per cent. So far this sounds well, but when he came to use these figures which had been based on selling price he applied them to the cost price of $1.00. He was actually selling this article at $1.30. Now an expense of 25 per cent. calculated on the selling price, is equivalent to 33 1-3 per cent. based on the purchase price, so this article actually cost him, to sell, 33 1-3 cents. In other words, he was losing 3 1-3 cents all the time, believing that he was making a net profit of 5 per cent.

To give another example of figuring operating expenses on the selling and margins of mark-up on cost, a proprietor of a general merchandise store some three years ago turned over the management of his business to his uncle and went to war. In three years, $12,500 was lost, and when an investigation was made to find the reason, it was found that the operating expenses were figured on the selling price, and the markups on cost.

Another item that is frequently figured incorrectly is stock-turn. We find many merchants who are dividing net sales by their average inventory and believe the answer is giving them correct figures for stock-turn. For example, the merchant who has bought $50,000 worth of goods and sold this amount for $75,000, would divide his sales by his purchases and believe that he was getting a stock-turn of 1½ times. As a matter of fact, he is only turning his stock once, because he used sales instead of cost of goods sold in determining his turn-over. In all the bureau's studies this method is used to figure stock-turn; divide the cost of the merchandise sold during the year by the average of the inventory of merchandise carried at the beginning and at the end of the year. Of course, if it were possible to have monthly inventories, a more accurate figure for stock-turn could be obtained. For general purposes, however, the method used gives a reliable figure for making comparisons.

Rowland & Campbell, Limited

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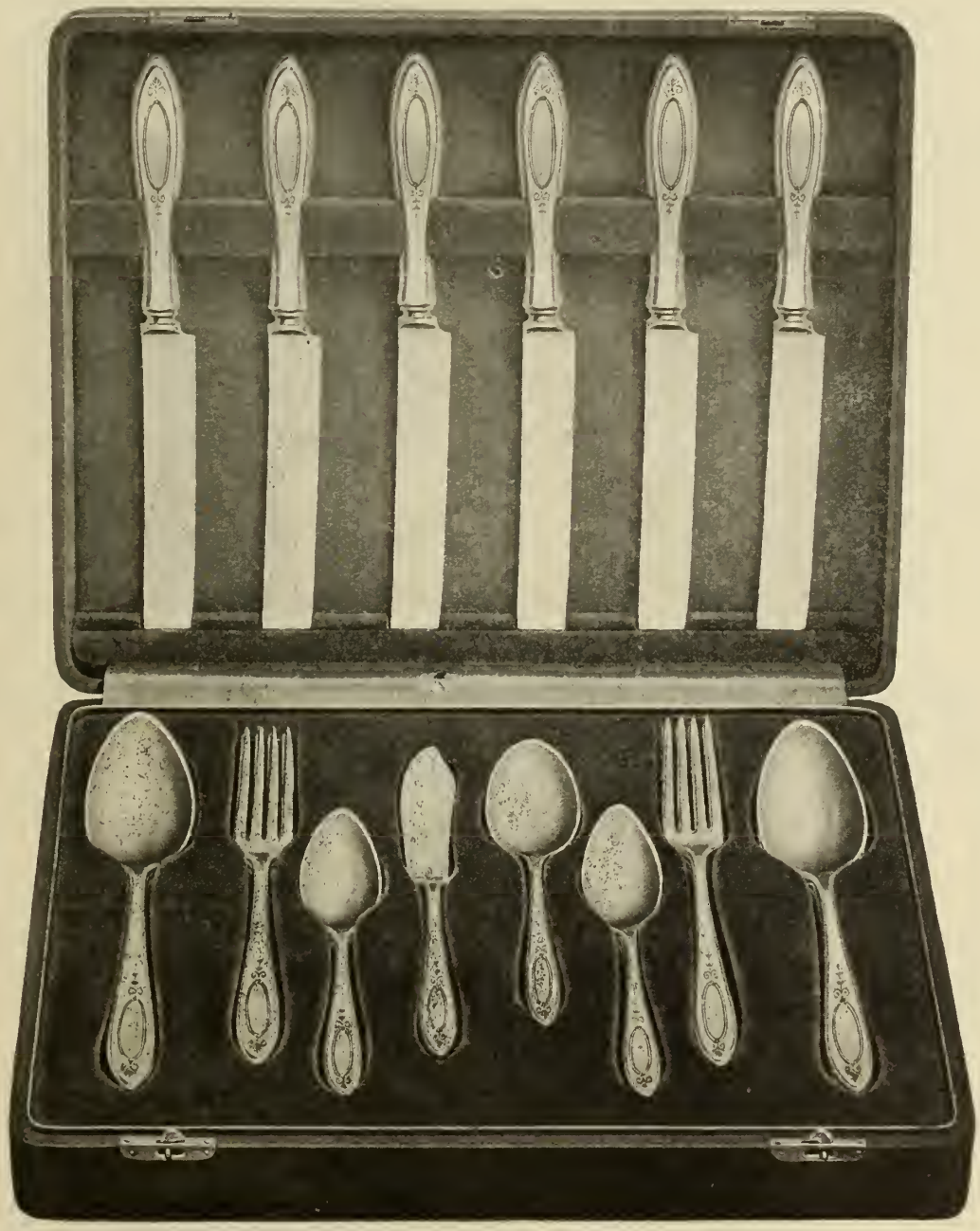

26 Piece Seal Grain Leatherette Chest, ADAM Pattern, Illustrated

Community Plate is the Ideal Gift for the June Bride

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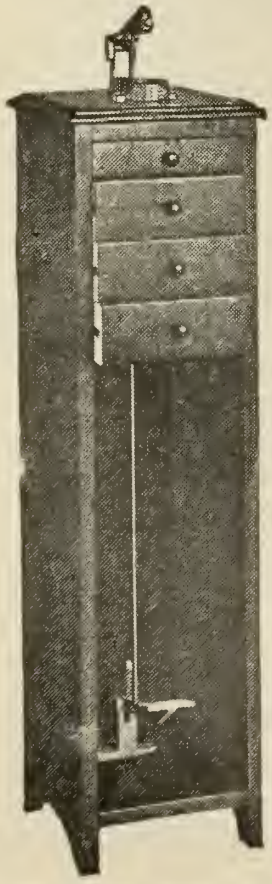

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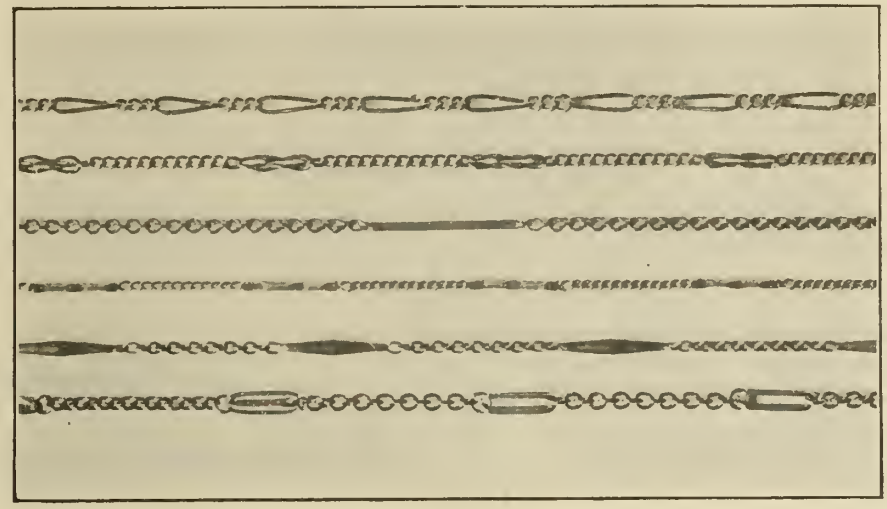

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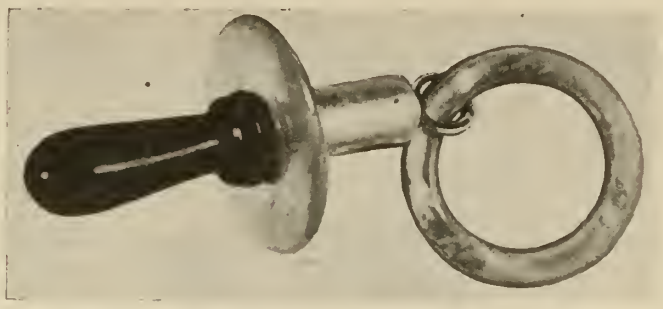
MADE IN GOLD, SILVER AND PEARL TRIMMINGS.



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is Aluminium, non-corrosive. The nipple easily replaced by unscrewing plug—is not gelatine-filled but pneumatic and air-proof. Always offering a hard bite for the gums and helping the teeth through.

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Half Round	2m/m	2½m/m	3m/m	3½m/m	4m/m
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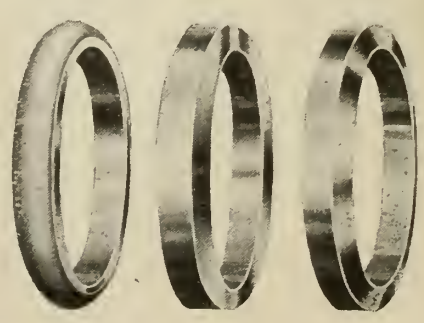
Half Round Flat Bevelled



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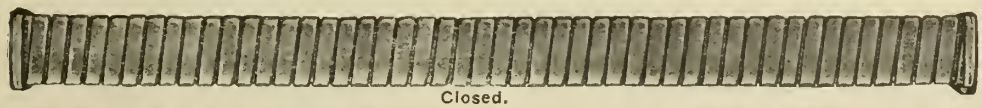

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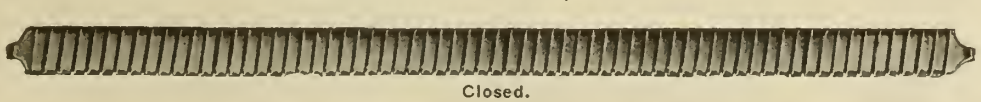
The catches on the Men's Strap are made in 5/16, 7/16 and 5/8 inch, which fit all size watch lugs.

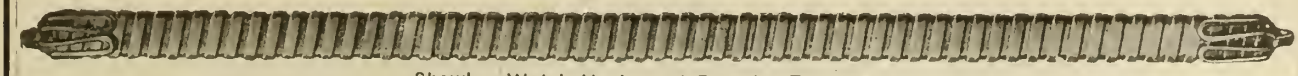
Now is the time to stock this item.

PATENTED



LADIES' STRAP

Closed.



Showing Watch Hooks and Bracelet Expanded.

This item is not a novelty, but an article which will last and be worn as long as the Wrist Watch is in style, and it has come to stay.

Sold through the Wholesale Watch and Jewelry Trade.

BLISS BROS. COMPANY, - Attleboro, Mass.

"The House with Something New All the Time"

"Goods of Quality"

SELL THE BEST

The latest addition to our factory is a special department devoted to the output of silver-plated

Shaving Sets

of all kinds. This line features Quality coupled with low prices.

Announcement

We also manufacture a full line of medium grade plateware, at very low prices, that will be found very attractive by jobbers and dealers.

"Place Your Sample Orders Now"

J. D. CAMIRAND & COMPANY

Manufacturers

149 ST. PAUL STREET WEST

MONTREAL

J. G. COFFEY

Wholesale Manufacturing Jeweler

Specializing in fine 10 and 14 Karat GOLD RINGS

119 ST. ALEXANDER STREET

MONTREAL

Phone Up. 6980

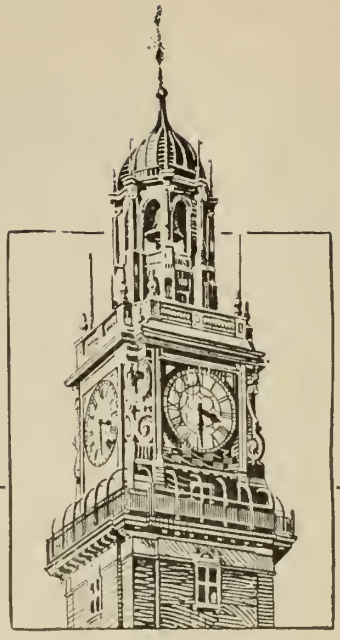
SPEED

Don't lose the money that can be made in repairs. If you cannot handle the work, send it to us. We have the men and material to do all your repairs and give you service.

DON'T FORGET: Every material order is filled by a watchmaker

KLEIN & BURROWS

40 Colborne Street - TORONTO



Public Clocks Church Bells

Highly specialized skill is needed to make and fix satisfactorily big public clocks and bells.

We have been Clockmakers since 1844 and Bellfounders since 1877, and our work stands all over the world.

All our clocks, from small house to largest Town Hall sizes, are made throughout in our Croydon workshops, and are, therefore, guaranteed in every respect.

We cast and fix bells anywhere, in any weight, specializing in complete peals scientifically tuned and remarkably pure in tone.

Enquiries invited.

Suggestions and estimates supplied.

Gillett & Johnston

Founders of many famous bells

Croydon

England

DO YOU NEED CASH?

We pay market prices for Watches, Diamonds and Jewellry; also buy Jobs regardless of amount.

COMMUNICATIONS STRICTLY CONFIDENTIAL.

The Reliable Jewellers and Diamond MERCHANTS

113 Windsor Street . . . MONTREAL

R. JACOBS & BRO.

DIAMONDS EXCLUSIVELY

Send us your appro. orders. We assure you of prompt service and values second to none.

15 Yonge Street Arcade - TORONTO

First Class Improvers Ready for Positions

Positions wanted within two or three months for first-class improvers, Graduates of The Ontario Horological School, Limited. These men are all returned soldiers, who have had about ten months of intensified training in the School under the careful supervision of Competent Instructors. For further information, write to—

J. R. JUPP, Principal,

Ontario Horological School - - 345 Adelaide St. W., TORONTO

Business Chances

FOR SALE—Jewelry and Optical Business in good manufacturing town of over five thousand, with good surrounding country, annual turnover about fifteen thousand, stock and fixtures will invoice about ten thousand; can reduce some. Can be bought for considerable under to-day's cost. Small opposition. J. G. Collinson, Dundas, Ont.

JEWELRY STORE IN MONTREAL FOR SALE.

Central location, on St. Lawrence Boulevard, near St. Catherine Street, large general clientele, established ten years; good staple stock, and first-class fixtures, selling on account of health. Apply Box 614, Trader.

MARKED TENDERS will be received by the undersigned up to the 15th day of May, 1920, for the stock in trade consisting of Watches, Clocks, Jewelry, Silverware, Fixtures, and such other merchandise owned by the late Allen McFee ,of the City of Belleville. Inventory to be seen at place of business, west side of Front Street—also at so much on the $1.00 for the book accounts outstanding and unpaid. Any tender not necessarily accepted. — O'Flynn, Diamond & O'Flynn, Solicitors for executors, Belleville, Ont.

JEWELRY AND OPTICAL BUSINESS for sale on north Yonge Street, Toronto. Good, clean stock; stock and fixtures about $2,000. Great chance for good watchmaker. Box 612, Trade..

Business Wanted

WANTED—Jewelry and optical business in Ontario, Western preferred; town of ten thousand or over; state amount of stock, with lowest cash or term price, also particulars as to lease, etc. Box 613, Trader.

WANTED—To purchase jewelry business in good Ontario or British Columbia town. Business to have from $8,000 to $15,000 turnover per year. Give full particulars in first letter. All replies will be confidential. Box 617, Trader.

WANTED—By returned soldier to lease or purchase watch repair department in retail city store; twenty years' experience and owner of retail store prior to enlistment; West preferred. Box 619, Trader.

Situations Vacant

YOUNG WATCHMAKER WANTED—A young chap with a fair knowledge of watch work, clocks and ordinary engraving, and capable of clerking. In fact, we want a man who wants to work himself into the business, as one of the firm. This is the best city in Canada to-day; we also observe, five months a year, Wednesday half holiday. Can you play hockey? Apply to Heffernan's Jewelers, Kitchener, Ont.

WANTED

An Engraver to go to Halifax

Must be able to do monograms, signet and any other engraving on jewelry or watches. Splendid opportunity to first-class man. Expenses paid. Address commulcations to the

MAIL ORDER ADV'G DEPT.,

Robert Simpson Co., Limited

Mutual Stret, Toronto.

FIRST-CLASS WATCHMAKER wanted, salary $35.00 per week, to right man. Apply to Leach & Vickery, Neepawa, Man.

FIRST-CLASS WATCHMAKERS wanted at once; highest wages paid. Plaxtons, Limited, Moose Jaw, Sask.

WANTED—First-class watchmaker, $40.00 per week. Apply with references, A. A. Syman, Jeweler, Saskatoon, Sask.

WANTED—First-class watch repairer, state wages and experience in first letter, also references. E. P. Battley, Sarnia, Ont.

WANTED—Jeweler one who can do ordinary jewelery repairs. Apply stating salary and experience. Hicks and Pentz, Regina, Sask.

WATCHMAKER WANTED—Four or five years' experience; a good chance for a good, young man; permanent position and good salary. Apply Box 611, Trader.

WANTED—First-class watchmaker and engraver. Permanent position to the right man. State references and full particulars in first letter. S. W. Chadwick, Box 96, Simcoe, Ont.

POSITION open for jeweler capable of doing all classes of work in small shop. Interior of British Columbia. Address Box 616, Trader.

YOUNG MAN—Experienced watchmaker, to take in and report on watches, do window dressing, and serve in store. Send photograph with application; state salary, and previous experience. H. R. Chauncey, Limited, Jewelers, Calgary, Alta.

Positions Wanted

WANTED—By young man as watchmaker, have four years' experience, ordinary watch, clock and jewelry repairing; best of references, (Eastern Ontario preferred). Apply Watchmaker, P.O. Box 129, Arnprior, Ont.

WANTED—By first-class watchmaker of seventeen years' experience, position in charge of repair department or charge of branch store; salary and commission basis. Box 620, Trader.

WANTED—Young man desires position as second watchmaker; authentic recommendations upon request; only first-class place will be considered. Apply Box 615, Trader.

Articles for Sale

FOR SALE—Trial case set in quarter-cut oak, complete with plate glass top, containing one drawer; in first-class condition, from .12 up to .20 spheres, cylinders from .12 up to 5 cylinders. First check for $90 takes it. Apply Irvine Kline, 10129 Jasper Ave., Edmonton, Alta.

FOR SALE—Jewelers lathe, with chucks, etc., electric motor for same; staking tools, engraving block, nearly new; bargain; seventy-five dollars the lot. Box 618, Trader.

FOR SALE—Eight foot silent salesman; plate glass top and front, double diamond sides, plate glass shelf; one hundred and fifty dollars; packing extra. F. M. Cockburn, 8 Colborne St., Toronto.

Articles Wanted

WANTED—A lathe, and K. and D. staking tool. State price and full particulars. Reply Savage & Co., Guelph, Ont.

Phone SACKVILLE 2179

Factory, Show Rooms and Offices HALIFAX, N.S.

39 Duke Street, Opp. City Hall. Canada

P.O. BOX 9

H. R. BERGMANN & CO., LIMITED

WHOLESALE AND MANUFACTURING JEWELERS

Wedding Rings
Diamond Rings
Bracelet Watches
Waltham Watches
Tavannes Watches
Jewelry of all description—
Gold, Gold-Filled and Silver
Chime, Striking and Alarm Clocks
Silver Plated Flat Ware and Cut Glass
Watch Cases, American Watch Case Co

Importers of

WATCHMAKERS' AND JEWELERS' SUPPLIES

Engravers, Gold and Silver Platers to the Trade.

EVERYTHING FOR THE JEWELER

Jewelry Boxes
Clock Material
Watch Material
Window Fixtures
Tools and Machinery
Precious and Semi-Precious Stones
Electric Power and Polishing Motors
and General Supplies of all kinds for
Watchmakers, Jewelers and Kindred Trades

W. CASPER, Limited
IMPORTER OF PRECIOUS STONES
Pearls and Half Pearls
Appro. Parcels sent on Request
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WHEEL CUTTING
For Watches and Clocks
STAFF TURNING
Trade Watch Repairing
E. CHARBONNEAU
204 St. James St., MONTREAL Phone M. 7152

TRADE WATCH REPAIRING
All kinds of high class watch repairing handled. Efficient and capable workmen.
Service and Satisfaction.
BARTLETT & WAKEFORD
45 Richmond St. E. - - - Toronto
Phone Main 3470.

BLACK CAT MASCOT PINS
Wear this pussy you will find
Fortune will be always kind,
For as sure as she is black,
You good luck will never lack.
Sterling Silver, $3.25 doz.; $36.00 gross.
THE TORONTO TROPHY CRAFT CO.,
1711-12 Royal Bank Bldg., Toronto.

YOU WANT
accurate work and prompt returns. We assure this in repairing chronographs, and all kinds of watches. Give us a trial order and be convinced.
St. James Chambers, 79 Adelaide St. E. **HARPER & CO.** TORONTO. Tel. M. 6268

A CARD SPACE ON THIS PAGE WILL BRING SURE and SPEEDY RETURNS
It will reach 99 per cent. of the reputable Jewelers in Canada.
41 years of continuous publication to support our claims.
Write for terms.

Horace Dorer
Jewellery Sales Expert
For the Legitimate Trade Only. Sales Conducted Anywhere on the North American Continent.
357 COLLEGE ST., Toronto, Ont.
604 CANADA BLDG., Winnipeg, Man.
669 GRANVILLE ST., Vancouver, B.C.
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Clock and Watch
Dials Renewed and Re-Figured
Any Style
GENERAL ART WORK
Acme Drafting & Art Company
315 Bank of Nova Scotia Bldg., Vancouver, B.C.

HOWARD ANTHONY
Specialist in trade watch repairing. Our facilities enable us to handle your repairs quickly and with assured accuracy. A trial order will demonstrate.
215 Hamilton Trust Building
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Phone Uptown 6640. 511 St. Catherine St. West.
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Manufacturers' Agent
615 DRUMMOND BLDG., MONTREAL.
Specialties: Bracelet Watches, Military and others. Tavannes Watches, Diamonds.

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Copied from Photographs Delicately Hand Colored.
Quick Delivery, Permanency and Satisfaction Assured.
Suitable for Lockets, Brooches, Pendants.
Our Own Exclusive Process.
MINIATURE & MEDALLION CO. Reg'd
128 St. Peter Street, Montreal, Que.

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is the address of
Canadian Horological Institute, Limited
which was founded at Toronto in 1890
by H. R. Playtner.

Wm. Campbell Engraver
Letter and Ornamental work to the trade
Quotations on application
Room 323 Lister Bldg.,
(King William & James Sts.) **Hamilton, Ont.**

Large Profits Guaranteed
AUCTION & SPECIAL SALE
Put your business on a cash basis
The world's greatest newspaper in an editorial says,—
"It is a fair presumption that we are headed for economic depression. There is one way to avoid it—we must put money away." If merchants fail to get on a cash basis, they ignore the disasters of the past. Write
G. W. WISNOM
Box 316, c/o "Trader & Canadian Jeweler"
TORONTO, ONT.

10 WATCHMAKERS
AT YOUR SERVICE

JOHN L. DAVIS
(*late of Ryrie's*)

Wishes to Announce to You that he has taken over

The Sun Watch Co.
Room 408 Lumsden Building

Phone Main 7637

cor. Yonge and Adelaide Streets, Toronto

and is prepared to handle your work, no matter how large the quantity may be. Write and ask regarding our new system of handling your Watch work.

All work guaranteed

The Sun Watch Co.

GOLDSMITH BROS.
Smelting and Refining Co. Limited

SWEEP SMELTERS
Refiners of
Gold, Silver and Platinum

Accurate returns made on Scrap same day shipment is received

CANADIAN PLANT
24 ADELAIDE W. - TORONTO

Wickett & Smith Co.

Gold Refiners
Sweeps Smelters

OLD GOLD, SILVER and PLATINUM Bought

71 Lombard Street, Toronto

Kennedy & Williams
SUCCESSORS TO
W. R. Campbell Co.

TRADE C MARK Registered

Wholesale and Manufacturing Jewelers

P.O. Box 223 WINNIPEG

V.T.F. Watch Glasses

manufactured at Verreries Trois Fontaine's, Lorraine, France, are correctly gauged, easily fitted, with less breakage.

H. R. BERGMANN & CO., Limited - HALIFAX, N. S.

EMBLEM DESIGNS

1480

1694

1695

1667

1568

1678

1680

1692

1693

MADE IN GOLD, SILVER AND BRONZE

ENAMELED AND UN-ENAMELED

HERPERS BROS., NEWARK, N. J.

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THE 1920 SERIES
Waltham Advertising

To Help Increase Your Waltham Sales

The advertisements reproduced here—actual size, nine inches by three columns—will appear this year in a big list of the leading Canadian newspapers. The same series, in two-column size, will appear also in the foremost magazines and farm publications.

The aggregate circulation of the publications used is

2,335,931

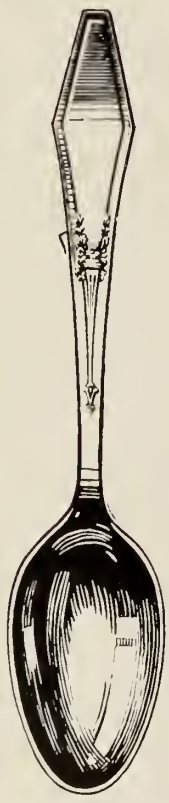
When you consider how frequently each publication is read by several people, you will see how thoroughly the Waltham message of quality is delivered to the people of Canada.

Link up with Waltham advertising by displaying Waltham products. If you have not received a copy of "Waltham Watchwords"—the new dealer series for 1920—write for a copy.

WALTHAM WATCH COMPANY, Limited
MONTREAL
Makers and Distributors of Waltham Products in Canada
Factories:
Montreal, Can. Waltham, U.S.A.

Let your watch reflect your character
WALTHAM
THE WORLD'S WATCH OVER TIME
Like any other good machine a Watch deserves some care
WALTHAM
THE WORLD'S WATCH OVER TIME
You gain in Prestige when you own a Waltham
WALTHAM
THE WORLD'S WATCH OVER TIME
A good watch is always an asset
WALTHAM
THE WORLD'S WATCH OVER TIME
When buying a watch think first of quality
WALTHAM
THE WORLD'S WATCH OVER TIME
Basic reasons for Waltham supremacy
WALTHAM
THE WORLD'S WATCH OVER TIME
Wishing you a Merry Christmas
The Distinctive Christmas Gift
WALTHAM
THE WORLD'S WATCH OVER TIME

Stock this Silverware For 1920 Sales



LAST year—1919—was a good one for us. In all Standard Silver lines sales jumped in leaps and bounds. 1920 will be another banner year.

For, with every day that comes, new dealers discover that

Holmes & Edwards

"Silver Inlaid" and "Super Plate"

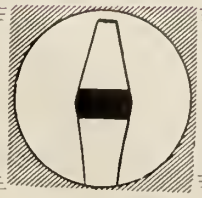
Flatware

and our other trade-marked products are the lines that sell—the lines that provide the greatest margin of profit, the lines that give complete satisfaction to customers.

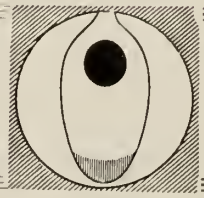
Get in touch with us for your requirements. It will be to your interest to handle this silverware for 1920.

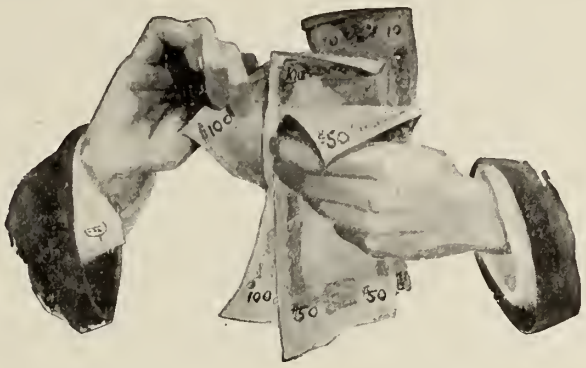
The Standard Silver Company of Toronto, Limited

1 Madison Ave. North - Toronto



Holmes & Edwards Silver Inlaid and Super-Plate
Protected
Where the Wear Comes





READY MONEY FULL VALUE PROMPT RETURNS

For Your

OLD GOLD, OLD SILVER and PLATINUM

Gold Filled Cases, Rolled Plate Scrap, etc.

Send your parcel to us. Our refiners are experts of many years' experience, and by *return mail* you will receive cheque (or money order if you prefer it) for the full, honest value of your scrap.

We can afford to pay the highest returns because we are at no expense in disposing of the pure gold recovered, using it all —and much more—in our Jewelry manufacturing business.

Then, our guarantee to return your parcel as received should our valuation be not entirely satisfactory, protects you from any possible error or regrets.

For over a quarter of a century now the house for satisfaction to the Canadian Jeweler has been

GEO. H. LEES & CO., Limited

Gold Refiners HAMILTON, ONT.

The Oldest Established Gold Refiners in Canada

Figure Your Watch Costs in this Way

1st—Cost of movements.
2nd—Cost of making good your guarantee.

Do this and you'll save money both ways by pushing the sale of Waltham Watches

Waltham Watches *Including the "EQUITY" Line*

3 0 Size—"Equity," 7 jewel, open face, movement only $17.00
3/0 Size—"Equity," 7 jewel, open face, Fortune gold filled, expansion bracelet, complete. No. 2910 ..... 24.80
3/0 Size—"Equity," 7 jewel, open face, Empress, rolled gold plate, expansion bracelet, complete. No. 1910 ..... 23.80

"Equity" Watches made by Waltham Watch Co.

6 0 Size—Wrist Watch, Peerless, gold filled, convertible case, expansion bracelet, 7 jewel, "Equity," complete. No. 6010 ..... $32.40

"Equity" Watches made by Waltham Watch Co.

3/0 Size—Black Silk Ribbon, Wrist Watch 7 jewel, "Equity" movement.
In Empress Rolled Gold Plate, complete $23.30
In Fortune, Gold Filled, complete 24.30

"Equity" Watches made by Waltham Watch Co.

12 Size—"Equity," 7 jewel, open face, movement only $15.00
12 Size—"Equity," 7 jewel, in open face, Nickel. No. 1200 ..... 17.40
12 Size—"Equity," 7 jewel, in open face, Empress. No. 1220 ..... 19.80
12 Size—"Equity," 7 jewel, in open face, Fortune. No. 1230 ..... 22.00
16 Size—"Equity," 7 jewel, open face, Nickel Case, complete. No. 1000 ..... 14.20
Same, in 15 jewel. No. 1014 ..... 20.00
16 Size—"Equity," 7 jewel, open face, Fortune, Gold Filled, plain case only. No. 1008 ..... 28.40

"Equity" Watches made by Waltham Watch Co.

Prices quoted are established to consumer. Discount to Jeweler same as on Waltham Catalog.

"The House for Waltham Watches since 1865"

The GOLDSMITHS' STOCK COMPANY of CANADA LIMITED
TORONTO

THE TRADER

OFFICIAL PUBLICATION OF

THE CANADIAN JEWELER

VOL. XLI. TORONTO, JUNE, 1920 No 6

With the kind permission of Mr. Skinner, we print this facsimile of his letter of May 4th last.

Not that such a letter is unusual with us, but because Mr. Skinner is so capable a judge of service and because of the outstanding position occupied by Mr. Skinner in the Canadian jewelry trade.

REGISTERED TRADE MARK

We did our best for Mr. Skinner —just as we would for you.

With our up-to-date factory equipment, our loyal, efficient staff, our experience, and our personal supervision, we can, and do, give service worthy of the patronage of the best jewelers—and what's more, we get it.

ESTABLISHED 1859

A. E. Skinner

JEWELER & OPTICIAN

Sherbrooke, Que. 4th. May, 1920.

Geo. H. Lees & Co.,

Hamilton, Ont.,

Gentlemen,-

I am pleased to say that the Past Masters' Jewels ordered on April 14th., came to hand in good time for the presentation.

I must again express my appreciation for the beautiful design, substantial weight, and high class workmanship.

Yours very truly,

ACS/FEW.

A. E. Skinner

Geo. H. Lees & Co., Ltd.

Summer Styles

Summer styles in ladies' clothes lend themselves particularly to one style of jewelry,

The La Valliere.

The H. & A. S. line of La Vallieres is all embracing.

New styles—original designs, all showing that superiority of workmanship and finish for which we are noted.

14k. set with real pearls and all genuine colored stones—sapphires—peridots—amethysts, etc., both in the drop styles and wide necklets—also a small but well selected and saleable line of 10k. Cameo La Vallieres.

Boom your summer sales by showing these goods.

Write for a selection or see our travellers.

Visitors to the convention of the Ontario Jewelers' Association are requested to make themselves at home in our offices.

H. & A. Saunders, Limited

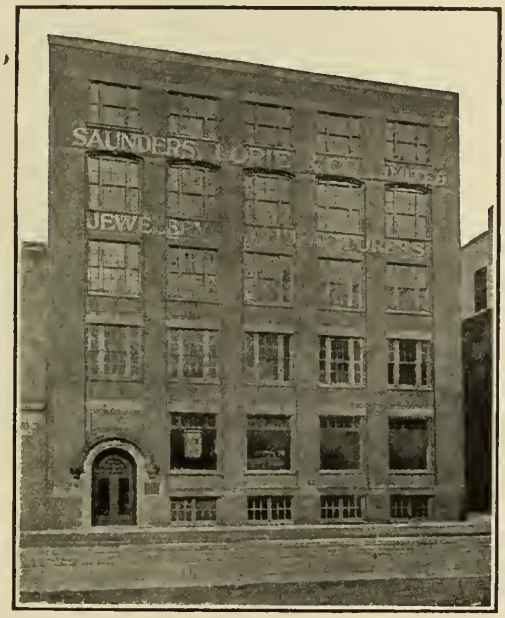
"Makers of Jewelry that is Different"

TORONTO, ONT.

G. W. Reid & Co., Ltd. of Truro, N.S., are our Representatives in the Maritime Provinces.

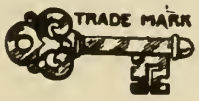
The House of Quality

1883 1920



Makers of High Class

Platinum and Gold Jewelry



SAUNDERS, LORIE & Co.

LIMITED

TORONTO CANADA

New Designs—Unusual Effects

CLOVER-LEAF designers and craftsmen have been quietly evolving a refreshingly new series of designs, shapes and cuttings.

We honestly believe nothing finer has been produced in cut-glass than these original, artistic creations—beautifully hand-carved on flawless Belgian blanks.

The water-set illustrated above—showing a superb design of fruit and flowers—is but typical of our whole new offering. Many pieces are fine specimens of the rich intaglio treatment.

To add distinction to your displays—to awaken added interest in this profitable line—to meet the demands of gift purchasers and customers who demand exclusiveness and quality—

get in touch with us at once regarding these new creations from the Clover-Leaf workshops.

Gundy-Clapperton Co. LIMITED

Albert Street - TORONTO

"Gifts That Last"

Should be a popular and appropriate slogan of the jewelry trade.

Gifts are very much in evidence during the month of June on account of the large number of weddings as well as the numerous graduations celebrated during that month.

W. A. Milligan Company do manufacture a line of jewelry that will give the maximum service to the wearer. They are truly beautiful, but beauty alone is not enough. The customer must rely on your word and the makers for Quality. Your customer can see the beauty and our reputation is behind the quality. You may safely recommend any article which bears our trade mark.

W. A. MILLIGAN & CO.,
LIMITED

137 Jarvis Street - TORONTO

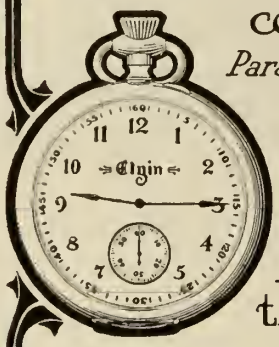
"Be ruled by Time - the wisest counselor of all" PLUTARCH

Paraphrased this saying might read

Be ruled by

ELGIN TIME

the truest time of all



The

Canadian Elgin Watch Company

LIMITED

Traders' Bank Bldg. :: Toronto

COULTER'S PAGE

Being a page devoted to a monthly buying, selling or display suggestion to the trade in general.

No. 6 Mahogany Serpentine, will hold 180 pieces. Delivery ten days.

YOUR Opportunity

You are to deliver a cabinet of silverware on a certain date in June. You order it *immediately* or perhaps you have it on hand now. Of course, you appreciate the opportunities in **displaying this cabinet during the interval** — friends will come in and look over the wedding or anniversary presents in advance — it will mean **more orders** of silverware during the gift month of June and later.

Place COULTER CABINET on display now. We have an attractive range for immediate delivery.

To please every taste, we now have the following French Satins—just received — Emerald, Royal Purple, Blue and Myrtle.

The J. Coulter Co. of Toronto, Limited

80-82-84 Chestnut Street
Next the Armouries

A Satisfied Customer

ONE of the largest and best known jobbers in Canada recently said to us:

"In the twenty-five years we have been handling your goods, we have never had one complaint, either directly from dealers, or through them from customers who had bought your cases. Every case seems to have given complete satisfaction from start to finish.

"It is a pleasure to do business with a manufacturer whose standards of quality are so consistently maintained that every customer is a satisfied customer."

We may be pardoned for feeling gratified at receiving an unsolicited testimonial of this kind to the success of our guiding principle—namely, that a satisfied customer is the best business asset, and that the surest way to have satisfied customers is to see that every article that leaves our factory is as perfect as we can make it.

WINGED WHEEL

The Trade Mark of Quality

The American Watch Case Company

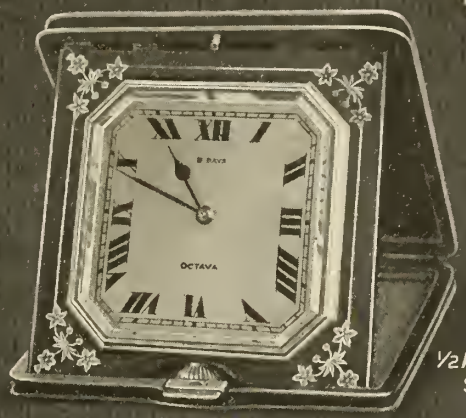
of Toronto, Limited

511 King Street West, Toronto

A. Wittnauer Co.

NEW YORK PARIS "EST. 1866" MONTREAL GENEVA

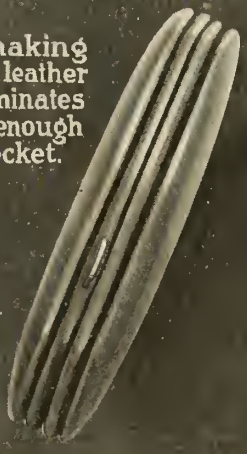
WITTNAUER traveling 8 Day folding clock watches in highest grade cases enclosing MAJESTIC and OCTAVA movements provide gift articles of worth and utility. Made in styles suitable for the bride as well as the commercial traveler, they are equally useful in the home.



½ ACTUAL SIZE

WITTNAUER 8 DAY articles are built for wear and are dependable in the various uses for which they are designed.

Care in making WITTNAUER leather cases eliminates bulk. Flat enough for the pocket.



The Sign of A. WITTNAUER CO. WATCHES *Perfection*

"THE SWAN" FOUNTPEN

STOCKING a popular pen like the "SWAN" Fountpen opens the avenue to bigger profits in your pen department. Its many attractive features will please your customers; the profits it offers will please you.

Write for further information.

Mabie Todd & Co.

473 College Street, Toronto | London, Paris, New York

The Pleiade

"The best thin movement made"

While only 25 Douzieme in height, it leaves ample room for a full 12s balance wheel. The expanding hair spring is also free from any interference of a centre wheel and consequently is scientifically as safe and capable of close regulating as any 12 or 16s regular height movement.

We are now introducing this watch to the trade in Canada with the assurance that it will please both dealer and wearer (the improved state of affairs in Switzerland making it possible for us to secure them in large quantities.)

It is made in 15, 17, 19 and 21-jewelled movements only and cased in tasty, neat and distinctive cases that will attract the eye of everyone who inspects it.

"Ask your jobber about this watch, he will be glad to give you further information"

SCHWOB BROS.

701 McGill Building - MONTREAL

General Agents for the Tavannes Watch Company

THE Ancient Arabic Order of Nobles of the Mystic Shrine is the playground of Free Masonry, open only to Knights Templar and 32nd Degree Masons.

Founded in 1871 at New York by Dr. Walter M. Fleming, Mr. William J. Florence and Professor A. L. Rewson.

In these and in all other
IRONS & RUSSELL EMBLEMS

the reliability comes from the strict ideals of maintained quality that have marked our policy throughout fifty-nine years exclusively devoted to the making of dependable emblems—dependable alike to dealer and wearer.

All catalogue prices withdrawn. Merchandise sold subject to price at time of shipment.

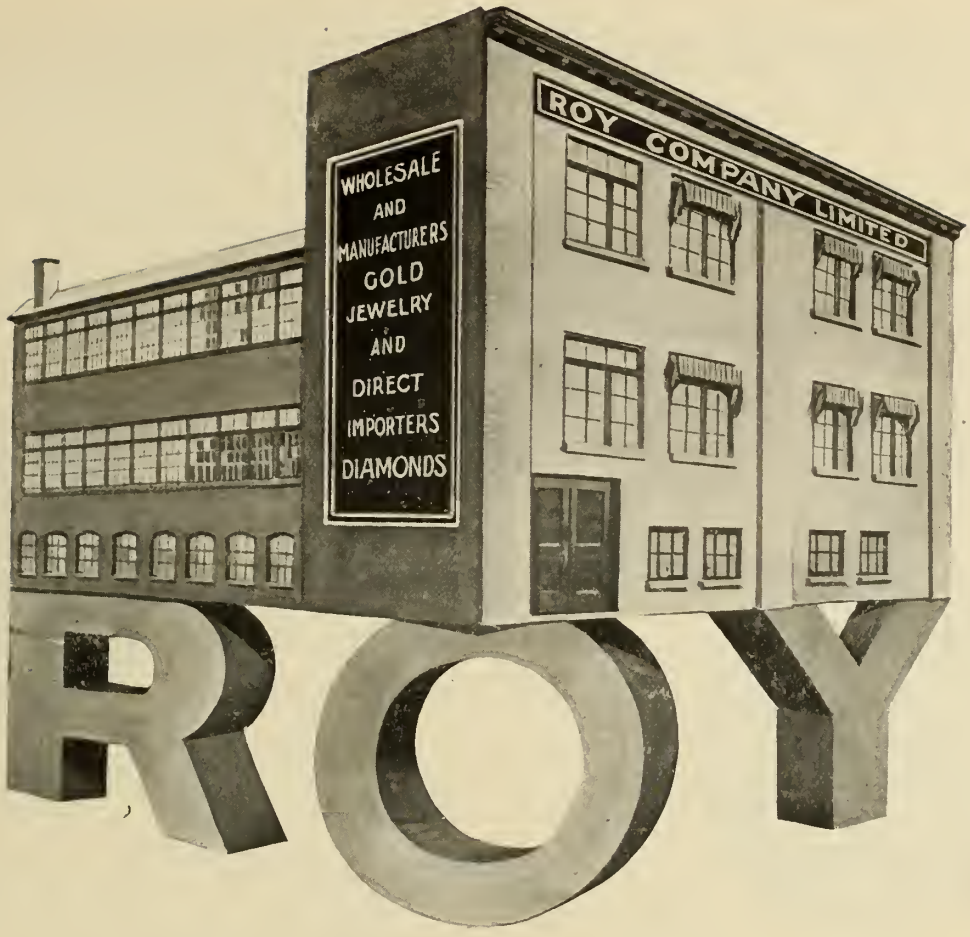
EMBLEMS Exclusively Since 1861

Three Convenient Distributing Centers
Main Office and Factory:
PROVIDENCE, RHODE ISLAND, U.S.A.

New York Office
11 Maiden Lane

Chicago Office:
10 S. Wabash Ave.

IRONS & RUSSELL CO.



BUILT ON GOODWILL

For twenty years, month after month and year after year, Roy Company, Limited, has been building GOODWILL through its service to the hundreds of Retail Jewelry Customers everywhere in Canada.

Seventy-five experienced and expert workmen are employed in this large establishment. Their skilful hands produce gifts that please and last and sell profitably.

It is a real achievement to be equipped in every way to give prompt service and solid satisfaction to all Jewelers in any requirements of Gold Jewelry and Diamonds and other precious stones.

Careful attention given to approbation requests

Roy Company, Limited

Roy Building, 21-23 River St.

TORONTO

ROSS ARCHER, Western Representative.
T. BROADHURST, Toronto Representative.
ALBERT MIRAGLIA, Montreal Representative.
NELSON REYNOLDS, Eastern Representative.

RINGS

DIAMOND

FANCY

ONYX

WEDDING

PEARL

EMBLEM

CAMEO

SIGNET

J S

This trade-mark appears on every ring of our manufacture, insuring—

Original designs, executed to make attractive gifts;

Expert workmanship, acquired through years of experience;

Considerate prices, creating rapid sales, and thereby greater profits.

New patterns are constantly added to a large stock of solid rings in green, white gold and platinum. We also offer an exclusive line of class-pins for schools, colleges and fraternities. Write for goods on approbation.

John Sweet & Co., Limited

Canada's Most Progressive Ring Manufacturers

92 King St. West - HAMILTON, ONT.

Western Representative: George Spare

Ontario Representative: Dave Vertlieb

Montreal Representative: S. Riback

Eastern Representative: E. V. Clarke

A Guarantee of Prompt Service

For positive return mail shipments we have a large stock of the following Waltham movements and complete watches:

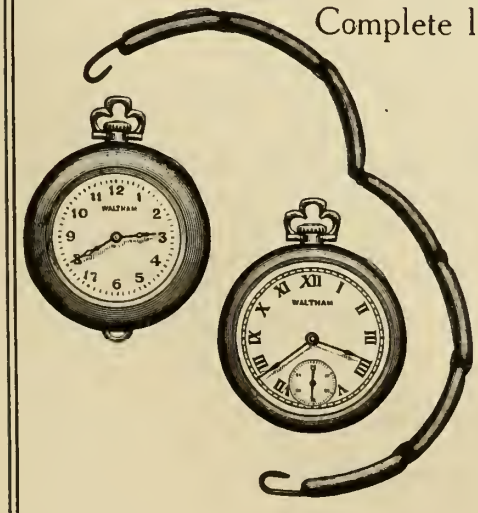
16 SIZE

Vanguard—23J	$85.00
645—21J	62.50
Crescent St.—21J	67.50
Riverside—19J	65.00
Royal—17J	43.00
625—17J	30.00
620—15J	24.00
610— 7J	15.00

12 SIZE

Riverside—19J	$70.00
Royal—17J	48.00
235—17J	37.00
225—17J	33.00
220—15J	27.00
210— 7J	17.00

16s—7J, in Nickel case	$12.00
12s—7J, Equity, gilt dial, in Superba Gold-filled case	16.50



Complete line of 15 Jewel Swiss Bracelet Watches in 10½ and 9¾ lignes.

6/0 SIZE

5465 DE—14K, 15J, ¾ Opening	$65.00
5210 DE—10K, 7J, Full Open Face	52.00
5015 DE—G.F., 15J, Full Open Face	48.00
5010 DE—G.F., 7J, Full Open Face	40.00
5061 DE—G.F., 7J, ¾ Opening	40.00
5015 G —G.F., 15J, Full Open Face, with ribbon	45.00

3/0 SIZE

3065—G.F., 15J, ¾ Opening	$40.00
3015—G.F., 15J, Full Open Face	40.00
3061—G.F., 7J, ¾ Opening	33.00
3010—G.F., 7J, Full Open Face	33.00

List Prices subject to regular Waltham Discounts

ROWLAND & CAMPBELL, Limited, Winnipeg

V.T.F. GLASSES

V
VERRERIES

A SHIPMENT HAS ARRIVED

We Expect Another Shipment Shortly

SEND IN YOUR ORDER AT ONCE
so that you will be sure of getting the sizes you need.

T
TROIS

V. T. F. Insures Your Getting Quality

Cheaper Glasses are cheaper, because they are worth less.

F
FONTAINES
LORRAINE
FRANCE

Order From
E. & A. Gunther Co., Limited
310 Spadina Avenue, Toronto, Ont.

We will send our convenient watch glass order book on receipt of your request.

Tools of Quality
Made by Kendrick & Davis
Lebanon, N. H.

This frame has the on or off friction nut, a device that will be appreciated by good workmen.

New Style Frame.
Illustration about 2/3 Actual Size.

We have on hand

Staking Tools

with *New Style Frame* as illustrated.

These tools have

50 Punches and 14 Stumps

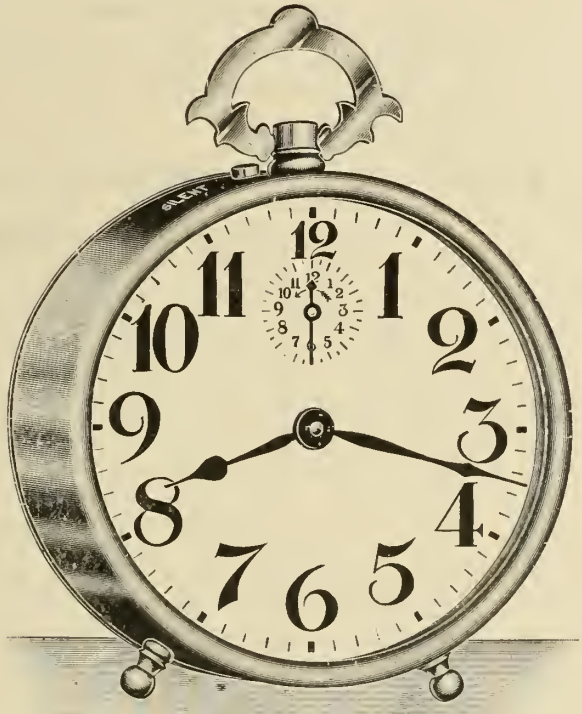
and are put up in Mahogany boxes.

The boxes are drilled to hold 100 punches and 24 stumps. You can add other styles at your convenience.

Order by number 15B.

The price is $30.00.

Order From
E. & A. Gunther Co.
Toronto



THE OLD RELIABLE

TATTOO

MADE BY

THE NEW HAVEN CLOCK CO.
NEW HAVEN CONN.

Order now and be sure of your stock for fall.

The shut off lever is on top of the case.
The front of case has a plain rolled effect.
The movement has the intermittent feature and has passed severe inspection throughout.

E. & A. GUNTHER CO., Limited
TORONTO, CANADA

The Gillette Mark

TRADE Gillette MARK
KNOWN THE WORLD OVER

No. 2 Montreal, June, 1920

Re-adjusting the H. C. of L.

Things cannot go on as they are doing. Wages have boosted prices and prices have boosted wages until something is going to happen, and many who profess to know say that it is going to happen very soon. Inflated prices are to be deflated and the process may be painful.

It is a matter that we feel like congratulating ourselves upon that throughout the most trying days the Gillette Safety Razor has held to the pre-war price of $5, so that there is no possibility of "deflation" here. The dealer knows exactly where he stands and can make his plans for boosting Gillette sales with all the confidence in the world.

The Demand for the "Big Fellow"

This is in the nature of an apology—but it is given with pride. We haven't been able to catch up with our orders for the "Big Fellow"—the new Gillette Safety Razor of extra generous size, in the handsome polished wood case, selling at $5.00.

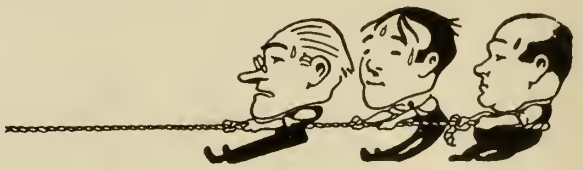
What we have done is to ship at least a part of each order, so that aggressive dealers could meet the demand created by our big introductory campaign. Orders are still coming in lustily.

Concentrating Effort on the Best Sellers

If you are an average dealer, you are carrying anything up to 2000 distinct lines in stock. It stands to reason that you cannot get very far unless you push your goods, but it also stands to reason that you simply cannot push every line in your store.

For results, you have to reserve your energies for those comparatively few lines on which you can count for the best co-operation. Not to be too modest about it, we refer you to Gillette advertising, not only in the newspapers, magazines, and posters, but that more vital kind that comes from 20,000,000 satisfied users throughout the world. Then there are the window displays, store signs and the hundred and one ways we use to send trade to Gillette dealers.

By all means guard against scattering your energies and concentrate on the best sellers. That's what tells.



The New Discounts

The new discounts are very favorable to dealers. Orders for one dozen or more Gillette Safety Razor sets now mean a discount of 25 per cent. and 10 per cent. off list prices—a profit of over $1.60 on a $5 sale.

This extra inducement is offered in the expectation that dealers will take the fullest advantage of it to push sales. Obviously, there must be a material increase in sales to make the change a profitable one for us.

Aim at doubling your business in Gillettes.

The Gillette Safety Razor Co. of Canada, Ltd., Montreal

WALTER J. BARR, President.
R. J. ABBS, Vice-President.
J. A. HETHRINGTON, Sec.-Treasurer.

The GOLDSMITHS' STOCK COMPANY of CANADA Limited

Wholesale Jewellers

Cable Address: "Goldsmiths"

Established 1838. Incorporated 1885.
Telephone Main 4334

Selling Agents:
WALTHAM WATCH COMPANY, WALTHAM, MASS.
AMERICAN WATCH CASE CO., TORONTO, ONT.
ANSONIA CLOCK CO., NEW YORK
RODEN BROS. { STERLING SILVERWARE, TORONTO, ONT.
RODEN BROS. { RICH CUT GLASSWARE

YONGE AND WELLINGTON STREETS,

Toronto, May 28, 1920

Dear Sir:

We have pleasure in advising and you will be greatly interested to know that we have decided to extend to our customers immediately the benefit of reduced prices, on our entire stock, where these prices are under our control.

The Managers of our several departments are giving this matter immediate attention, and in the meantime any orders you may send to us and such orders as are on our books unfilled will be sent forward at the prices based on the replacement values of today.

You will recognize, however, that in repealing and abolishing the Excise Tax of 10 per cent., and War Tax, of 7 1/2 per cent., a substantial reduction has been made in cost of all merchandise. So that prices to the public will not be very much increased. In fact, in some lines not at all, and in others, such as the majority of watches and clocks, your cost will be considerably less and there being no tax on these when sold to the consumer, the Trade will not suffer any handicap.

There is always confusion and undue anxiety when facing a new situation, but calm reflection, we are sure, will result in a hopeful view being taken of the future of our business.

The country is prosperous, our natural resources must be developed, immigration is coming in, and will continue to come in large numbers. In our opinion, there cannot be any very serious re-action, nor will it be sustained for a lengthened period.

The jewelry business will continue as in the past, to repay careful attention and persistent application and reward enterprise and ability.

We, therefore, ask you to allow us to send forward any balances of orders, and assure you of prompt attention to all new business.

Yours truly,

THE GOLDSMITHS' STOCK COMPANY OF CANADA LTD.

Walter J. Barr

WJB/NW. President.

GILBERT RADIUM CLOCKS

The Gilbert "Nine," the kingpins of all clocks. A two-fisted "he-clock," boldly exposing its face in the dark.

You can read it easily all the time. A Gilbert advantage, due to the exclusively Gilbert LUMAous treatment of hands and hour markings.

A blessing in boudoir, den, nursery, bedroom and sickroom—so say those who own one.

Time in sight
Day or night

The Goldsmiths' Company of Canada Limited.

TORONTO ONTARIO

Wilmort Advertising *and* Dealer Co-operation

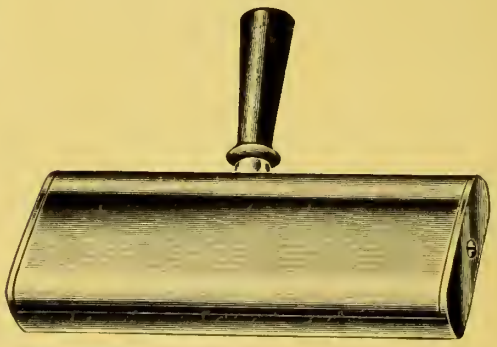
No advertising campaign is complete without the co-operation of the dealer. Wilmort's national advertising in "American Magazine," "Woman's Home Companion" "Holland's," "Needlecraft" and other leading journals of national circulation, is "educating" the house-wife from coast to coast in Canada to buy the Wilmort Crumb Sweeper. Our real dealer co-operation, consisting of handsome window-signs, newspaper cuts with write-ups and attractive bulletins for you to distribute to your customers by mail or in person, will make selling for you easier and faster.

Be one of the many dealers who will turn into dollars the interest of a million enquirers about the

Wilmort
TRADE MARK REG. U.S. PAT. OFFICE

CRUMB SWEEPER

The Year-'Round Utility Gift



	Retail Price, Each
No. 101—Nickel Plate (Bright—plain cover.)	$ 6.60
No. 103—Copper Plate (Brush finish—plain cover.)	7.60
No. 105—Silver Plate (Butler finish—plain cover.)	10.10

WILMORT MANUFACTURING CO.
130 S. Green St., Chicago, Ill.

The Goldsmiths' Stock Co.
of Canada, Limited
TORONTO

Roden Bros., Limited

Established 1891 TORONTO, CANADA

Tea Ware in Sterling or Duchess Plate

Our catalogue enables you to show designs in patterns to please the most discriminating customer.

Gifts that Endure.

Sterling Table Silverware from single pieces to cabinets.

Stratford—Normandy—
Queenston—Victorian

Patterns that are sure to satisfy the most exacting demand, in weights that give service.

Messrs. *Selling Agents:*

The GOLDSMITHS' STOCK COMPANY

of CANADA *Limited* TORONTO

Good-bye, stiff cuff
Good-bye, shank and link buttons

The modern demand for comfort, style, convenience and economy has established the soft cuff shirt as a staple.

The Baer & Wilde inventiveness has produced the stylish, comfortable, convenient and durable button for soft cuffs.

KUM-A-PART
UFF BUTTON

A Snap to Button

IN a multitude of pleasing patterns, colors and finishes, sightly on every occasion, the KUM-A-PART will appeal to your most fastidious customer. It satisfies the present-day desire for efficiency and comfort in even little things.

Be prepared for the big demand created by a powerful advertising campaign completely covering the Dominion.

Prices to the consumer range from 50c to $7.50.

SEND YOUR ORDER TO

The GOLDSMITHS COMPANY of CANADA LIMITED

TORONTO

Exclusive Selling Agents to the Jewelry Trade

ESPEYEM Rectangular movement, 15 jewels, cut balance, Breguet spring, silver case, silk ribbon, display box and extra crystal $22.50

Ditto, but with silver case gold plated $24.50

Our representatives are now showing these models. Ask to see them.

Did you know we were Montreal's busiest wholesale jewelers, on the busiest corner of Montreal? In next month's issue we will show you our headquarters.

We shall have an important announcement of interest to every jeweler in Canada.

Watch for it in the coming issues of this paper.

S. P. MYERS & CO.

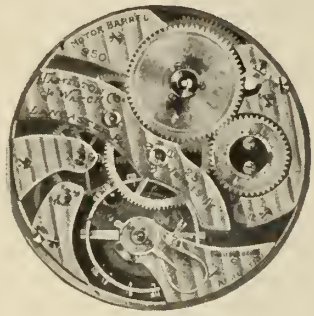
Wholesale Jewelers

230 McGill Street :: :: MONTREAL

RAILROAD WATCHES

ALL MAKES AND GRADES

Hamilton Watches



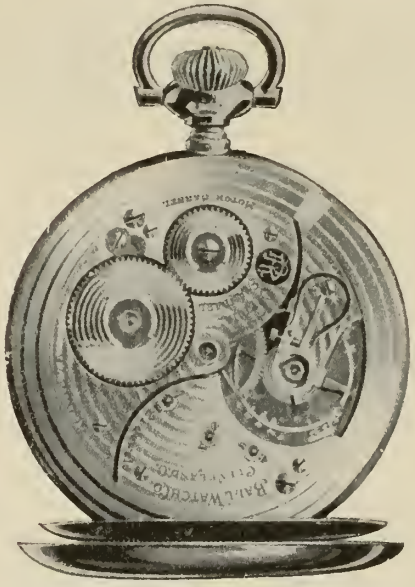
18 Size, All Lever Set Movements

No. 946—23 J. O. F. $64.00
No. 940—21 J. O. F. 52.00
No. 941—21 J. Htg. 52.00

16 Size

No.
950—O. F. 23 J.—P.S. or L.S. $90.00
952—O. F. 19 J.—P.S. or L.S. 67.00
992—O. F. 21 J.—P.S. or L.S. 57.00
993—Htg. 21 J.—L.S. only .. 57.00
996—O. F. 19 J.—L.S. only .. 53.00
972—O. F. 17 J.—L.S. or P.S. 41.00

Ball Watches



16 Size, 23 Jewels, 14k Case $135.00
16 Size, 23 Jewels, G. F. Case 95.00
16 Size, 21 Jewels, 14k Case 125.00
16 Size, 21 Jewels, G. F. Case 85.00
16 Size, 19 Jewels, 14k Case 115.00
16 Size, 19 Jewels, G. F. Case 75.00

Elgin Watches

VERITAS, O. F. NICKEL

16 Size, 23 Jewels $72.00

Father Time, O. F., Nickel

16 Size, 21 Jewels $58.00

B. W. Raymond, O. F., Nickel

16 Size, 19 Jewels $50.00

When you want Railroad Watches, send your orders to

Illinois Watches

BUNN SPECIAL

18 Size, 21 Jewels, adjusted, 6 positions $49.00

BUNN SPECIAL

16 Size, 21 Jewels, O. F., adjusted, 6 positions 56.00
16 Size, 23 Jewels, O. F., adjusted, 6 positions 66.00

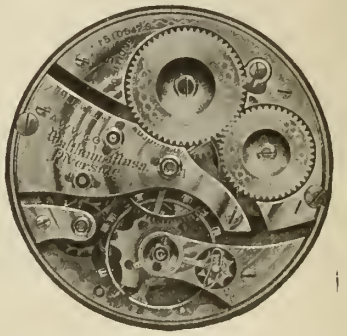
A. LINCOLN

16 Size, 21 Jewels, adjusted, 5 positions, O. F. 53.00

BUNN

16 Size, 19 Jewels, adjusted, 5 positions 49.00

Waltham Watches



"Maximus" 23 Jewels, Nickel. Adjusted to temperature, isochronism and positions.

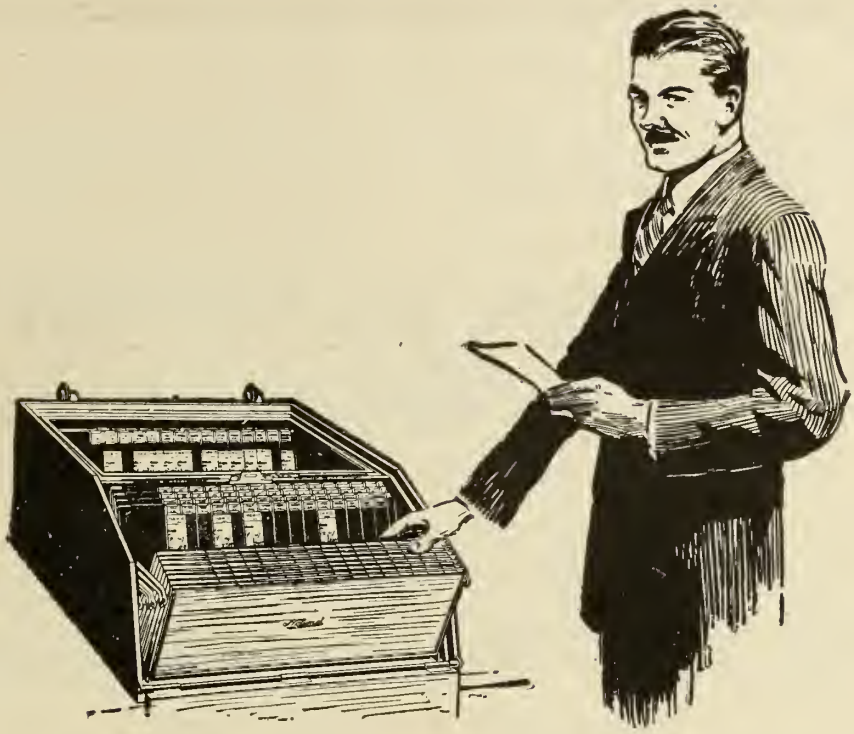
*6 Positions Winding Indicator ..... $200.00 Dactyl
5 Positions ..... 185.00 Daffodil

"Vanguard" 23 Jewels, Nickel. Adjusted to temperature, isochronism and positions.

*6 Positions, Winding Indicator ..... $100.00 Dahlia
5 Positions ..... 85.00 Dairy
*"Crescent Street" Winding Indicator.
21 Jewels ..... $75.00 Dash
"Crescent Street"
21 Jewels ..... 67.50 Dart
*"No. 645"
21 Jewels ..... 62.50 Daughter
"Riverside"
19 Jewels ..... 65.00 Dawn

The Canadian Ball Watch Company, Limited

CONFEDERATION LIFE BUILDING, - WINNIPEG, MAN.



The common-sense way of handling credit accounts

MERCHANTS in 182 different lines of business are using the N.C.R. Credit File.

These merchants have found that the file gives them the common-sense way of handling credit accounts.

It is a one-writing system. It eliminates book posting of accounts.

It keeps each day's credit business separate.

It prevents forgetting to charge goods sold on account.

It prevents neglecting to credit money paid on account.

It gives each charge customer a statement of account on every purchase.

It protects every credit record until it is paid in full.

It saves time, work, and worry. It stops leaks and saves profits.

Investigate this common-sense way of handling credit accounts

The National Cash Register Company of Canada, Limited

BRANCH OFFICES:

Calgary	714 Second Street W.
London	350 Dundas Street
Edmonton	5 McLeod Bldg.
Ottawa	306 Bank Street
Halifax	63 Granville Street
Quebec	133 St. Paul Street
Hamilton	14 Main Street E.
Regina	1820 Cornwall Street
Montreal	122 St. Catherine Street W.
Vancouver	524 Pender Street W.
Toronto	40 Adelaide Street
St. John	50 St. Germain Street
Saskatoon	265 Third Avenue S.
Winnipeg	213 McDermot Avenue

FACTORY: TORONTO, ONTARIO

FILL OUT THIS COUPON AND MAIL TO-DAY

Dept. 25, The National Cash Register Company of Canada, Limited, 97 Pelham Ave., Toronto, Ontario:

Please give me full particulars about the N.C.R. Credit File way of handling credit accounts.

Name .....

Business .....

Address .....

YOU CAN PLAY SAFE

Why place yourself in a position to take a *loss?*

THE PRICE OF
DAVID BELAIS' 18K WHITE GOLD

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NOTICE TO THE TRADE

Mr. A. Speyer, of SPEYER & COMPANY, owing to unavoidable circumstances, has been detained in Montreal longer than was anticipated, but will leave on or about June 1st to visit the trade with an excellent complete range of

DIAMONDS

AT VERY MODERATE PRICES

It will be greatly to your advantage to see this line before placing your orders

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SPEYER & CO.

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Power Bldg., Craig St. West - MONTREAL

About the 1st of May we secured possession of our new factory at 176-178 Richmond St. W., Toronto. The building is well laid out for a Jewelry Manufacturing Plant, having splendid light on all sides. The interior has been entirely remodelled and machinery laid out in such a manner that the highest efficiency from a Jewelry manufacturing standpoint will be maintained.

New equipment has been installed which will give this factory a greatly increased output of all their regular lines, and several new lines have been added. A complete battery of chain machines are now in operation which will produce a full range of all classes of chain in Necklet, Waldemars, Dickens & Alberts, Eyeglass Chains, etc.

The regular Capps line of 14K necklets, rings, pins and brooches is very complete, and some truly beautiful pieces have been added to our diamond-set line.

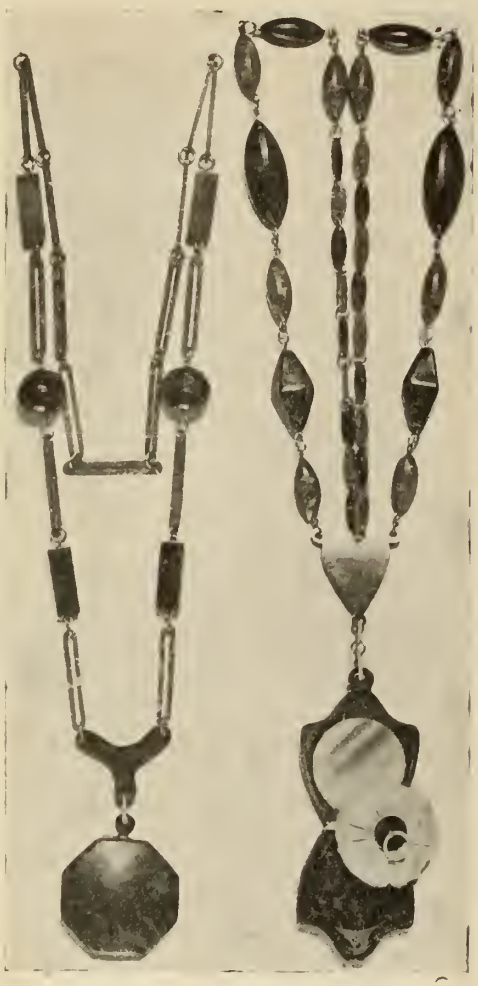
T. W. Capp & Co., Limited

176-178 Richmond St. W., Toronto

Make your headquarters here when in Toronto

MADE IN CANADA

Beads! Beads! Beads!



Beads will be Big Sellers again this Season. Fifth Avenue is wearing more beads than ever before.

Something New

This year we are making an entirely new and distinctive line of Fancy Celluloid Beads in fascinating opaque colors, such as Jade, Mottled Amber, Coral, Light Blue and Cerise.

Jade

Jade is all the rage to-day. It is the biggest seller on the list.

Buy Beads Now--Send for an Assortment

Send us your orders to-day. Our Sales Department will make a suitable selection if you prefer.

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"*Quality Watches*" are the only ones that should find place in a Jewelry Store.

The ones we enumerate here are such, having proved their worth after a great many years of successful trial.

The "*Mars*" is made only in small Bracelet Watch sizes, 15 jeweled, 8¾, 9¾ and 10½ Ligne.

The "*Elbico*" in 0S, 12S, 16S and 18 size Standard grades.

The "*Civitas*" in 12S and 16 size, 15 jeweled, moderate price, fitting all American Cases.

The "*Hamilton*" and "*Waltham*" are Standard American Watches.

Our "Travellers" show them; and in case they do not call, write us, and we will look after you.

CIVITAS
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Besides "Watches," we carry a general line of American and Canadian gold and gold-filled Jewelry in splendid variety.

Watch Materials
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Diamonds
Loose and Mounted

The Levy Bros. Co., Limited
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MARS

COMMUNITY PLATE

Seasonable Items

IN THE SPRING, with the coming of Fresh Salad Early Vegetables, Berries and other Fruits to the table, the demand for certain of the Fancy or Serving Pieces of COMMUNITY PLATE is greatly strengthened.

Now is the time to feature these Seasonable Pieces—*the Cold Meat Fork*, *the Tomato Server*, *the Berry Spoon*, *the Cream Ladle*, etc. Show them in your window. Displayed against the rich background of the Blue Gift-Boxes, they will attract scores of buyers into your store.

ONEIDA COMMUNITY, Ltd., Oneida, N. Y.

THE TRADER

With Which is Incorporated
THE CANADIAN JEWELER
Official Organ of the Canadian Jewelry Trade

Vol. XLI. **Toronto, Canada, June, 1920** **No. 6**

Taxation Proposals

LULLED into a sense of security by the conviction that, the war being over, any further legislation regarding taxation would provide for the removal of existing restrictions on business, the jewelry trade of Canada was given a rude awakening on the morning of May 19th, when the first budget speech of Sir Henry Drayton appeared in the public press. So drastic were the proposals and so surprising the attack on the jewelry trade that it was not for a day or so that the trade seemed to realize how serious a matter it was; but as the full effect began to dawn upon its members, surprise gave way to indignation and alarm, and the telegraph wires at once began to grow hot with the protesting messages that were flashed from every section of the Dominion.

The president and secretary of the Canadian National Jewelers' Association were assisting in the formation of district associations at Stratford and Guelph when the storm broke but at once got into action on their return to the city, and have been kept extremely busy ever since in answering queries, securing rulings from Ottawa and advising the trade throughout the country of the position of affairs. The situation was rendered difficult by reason of the fact that no detailed information was available, and one man's guess was as good as another's, and, even at the time of writing, the matter has not been sufficiently clarified to enable one to give an intelligent summary of the entire proposals.

A deputation representing the C.N.J.A. was hurriedly gotten together to go to Ottawa, and a conference was held with Sir Henry Drayton, as reported on another page. After long consideration, the deputation decided to suggest that the Government amend its proposals by levying a straight ten per cent. tax on the entire turnover of jewelry stores, and that credit be allowed each dealer for the amount of the tax already paid on stock in hand on May 19th, provided he furnished the department with a sworn inventory. The proposal was apparently very favorably received by the Minister, who stated that it would be necessary to have it passed upon by the Cabinet, but as the same idea was pressed home by representatives of the fur, phonograph and other trades, it is believed that it will be very seriously considered.

AN ARM-CHAIR POLITICAL ECONOMIST.

The alarm and dismay that followed the announcement of the budget proposals was followed very largely by a feeling of disgust with the Government for permitting so amateurish an attempt at controlling the commerce of a country to be placed before Parliament. It was obviously a one-man proposal, and the power behind the throne was evidently unaware of the immense damage that would be caused by the dislocation of business and the general uproar into which almost every trade would be thrown. Apparently the slogan of Greater Production is ignored, and the manufacturing interests of Canada, which were just getting into their peace-time stride after the war effort, are to be further hampered by taxation in its most annoying form. The fact that luxury taxation of any kind, while permissible in time of stress, is absolutely unjustifiable when the country is making every effort to recover its pre-war position and establish a profitable foreign trade, seems to have entirely escaped the attention of those responsible for the budget, who have thrown the whole business world into a turmoil which will not settle down for many a day.

"Government by publicity" appears to be the policy of the Ottawa administration, as the budget proposals are presumed to become law with their publication in the daily papers of May 19th. The idea of presenting such a series of half-baked ideas to the Canadian public through the press and expecting that the whole commercial system can be adapted to them instanter does not appear to have struck the Finance Department as ridiculous. With so many adjustments to be made as have since been found necessary, it was impossible that merchants should have been able to observe regulations not yet framed, and yet heavy penalties were provided for infractions of their terms.

NO TRADE IS CONSULTED.

When the deputation of jewelers interviewed Sir Thomas White last year, it was understood, at least by the deputation, that in any further legislation affecting the jewelry trade the Canadian National Jewelers' Association would be consulted and given an opportunity to express the views of the trade. Such an understanding would, of course, not be binding on the present Minister of Finance, and probably never reached his attention, but how much more satisfactory it would be, on all sides, if a representative body like the C.N.J.A. were consulted on the details of any fiscal policy proposed, and a chance given to have them whipped into proper shape before being sprung on the public. But apparently all the wisdom with reference to all the trades is concentrated at Ottawa, and business interests are expected to take what is handed to them and make the best of it.

Criticism of the Government would not be so severe if it were in the present straits for necessary revenue without a simple method of raising it at hand. But it has adopted, in part, a plan which appears to have every merit in the way of simplicity and effectiveness, that is the turn-

over tax which it has applied to wholesalers and manufacturers. If this had been made to apply to the retail trade as well, the opinion of well-informed men is that more revenue would have been raised than by the whole grist of luxury taxes without one-thousandth part of the expense and annoyance. If the tax were required to be absorbed by each branch of the trade, it would simply go into overhead, just as postage stamps go; it would be easily calculated and checked; it would apply to every trade and calling from the most essential to the least, and it would be paid by the consuming public without the slightest knowledge that it was being taxed.

JEWELRY MADE A SPECIAL MARK.

The jewelry trade is apparently singled out for especial treatment at the hands of the Finance Department, as is evidenced by the insertion of the clause:

"A tax of fifty per cent. on articles of gold, not otherwise provided for in this resolution, adapted for household or office use."

No one in the jewelry trade can understand why this clause was inserted, as it would not affect one sale in a thousand, and the only reason for its inclusion apparently is for the psychological effect it will have on the minds of the purchasing public. While it means nothing, it conveys an impression of heavy taxation, and no doubt would deter many shoppers from even venturing to enquire about gold goods. This feeling was certainly greatly heightened by the appearance in all the daily papers of May 19th of an interview with the Commissioner of Taxation, in which he gave an illustration of the application of the tax to the purchase of a diamond ring costing $500. The article stated that the tax would be $250, although there was nothing in the resolution submitted to the House of Commons to justify such a statement. Enquiry from the Commissioner as to the authority for the statement elicited no response except an acknowledgment that the tax on diamond-mounted jewelry was twenty per cent., but there is no doubt but that the publication of the article has been responsible for the loss of sales of diamonds amounting to thousands of dollars. The C.N.J.A. had a correction of the statement sent to all papers in which it appeared but in such cases the original story is never wholly overtaken.

Perhaps the worst feature of the proposals as they affect the jewelry trade is the twenty per cent. tax on articles of jewelry. As these have already paid an excise of ten per cent., the imposition of double that amount on the retail selling price is absolutely without precedent in the history of taxation. If dealers were allowed the balance of the year in which to dispose of present stocks, or if a rebate of the amount paid were granted, a great injustice would be removed. As there is no tax payable on phonographs and records in the stocks of retailers, there is no reason why jewelry should not be similarly treated.

THE METHOD OF COLLECTION.

It has been announced that every retailer will be required to employ counter check-books in triplicate for every sale in which the tax appears, and to send one copy to the Inland Revenue office twice a month, with a cheque for the amount of tax due. It was also stated that the retailer is required to advise his customer in every case that the article is worth a certain amount and the tax is so much extra. The effect of such a system on sales needs no demonstration, as the customer obviously would rebel. The jewelry trade has been advised that there is nothing in the Act to prevent the tax being included with the price, and the Commissioner of Taxation is reported to have conceded this point.

DRIVING TRADE TO U.S.A.

The attitude of the Government is the more inexplicable in view of the fact that it has been encouraging a drive to restrict trade within the Empire and to take all possible steps to correct Canada's adverse trade balance with the United States. And yet it deliberately sets out to impose luxury taxes of ten and twenty per cent. on a wide range of articles that can be purchased more cheaply on the other side of the line. As a direct incentive to smuggling, nothing more perfect could have been devised, and especially in the line of high-class jewelry will this be found to be the result. A general idea that diamonds enter Canada duty free has permeated through the United States, especially in the border cities, and a very lucrative tourist trade has been built up in all large centers. But the jeweler can bid good-bye to his American trade this summer, if the budget proposals go through, as well as seeing a large proportion of his regular customers going across the line for their purchases. On the one hand, the Government cries "Buy Canada-made goods and keep down American imports"; on the other, "If you do, we'll make you pay fifteen per cent. more than the American people pay." When one contemplates the fact that the proposed Canadian tax is four times that of the United States, and the highest in the world, the full iniquity of the plan becomes apparent, and one wonders if such a scheme could be seriously considered in Parliament.

Another point that was presented to the very serious consideration of the Government is the fact that such a tax puts a very high premium on dishonesty, and to the same extent prejudices the honest merchant. The experience of the department in the collection of the ten per cent. tax on diamond-mounted jewelry should have served to make this very plain, because there is no doubt but that payment of the tax was evaded in many cases. How, then, with the tax doubled, can the department expect that it is going to realize the full amount that it should collect? Twenty per cent. is a very heavy handicap with which to burden the honest dealer, and human nature is not going to resist to the uttermost when temptation is presented in the form of a competitor underselling by reason of not observing regulations concerning taxation.

From hardly any point of view can the luxury tax proposals in the budget be endorsed. This country is on the eve of an industrial development that will build up an export trade of great value, as well as provide for the home market, and it is unfortunate that such a retrograde step should be taken. The Union Government is apparently committed to the policy, but it should be the determination of the jewelry trade that the issue be fought to the last ditch. If the Cabinet refuse to consider any modifications of their plan, the fight should be carried to the floor of the House and the strength of the Government tested. The whole principle is economically wrong and indefensible; the schedule is filled with inconsistencies; many essentials are included, and many non-essentials are omitted; there is an obvious design to ruin the jewelry trade, and as nothing can be expected from the Commissioner of Taxation in the way of favors, a fight to the finish might as well be initiated now as at any other time.

THE SITUATION TO DATE.

As the position now is, it seemes to be clear that the former excise tax of 10 per cent., paid by manufacturers and wholesalers, has been abolished; that the classification of the term "jewelry" remains the same as under the former regulations; that watches and fine clocks are not taxable, but that nickel-plated alarm clocks and other plated ware come under the heading of plated goods for

household use and are subject to a 10 per cent. tax; that ivory cutlery and toiletware includes ivory and articles sold as ivory; that diamond-mounted jewelry is taxable at 20 per cent. and not at 50 per cent., as the Commissioner of Taxation was reported to have stated in an interview with the Canadian press; that an additional customs tax of 1 per cent. is levied on all importations, making the duty 36 per cent. instead of 35 per cent.

THE ARTICLES TAXED

Jewelers' wares taxed include:

A tax on 10 per cent. on fans, purses and pocket books in excess of $2 each; shopping and hand bags in excess of $6.00 each; umbrellas, parasols and sunshades in excess of $4.00 each; fitted travelling cases in excess of $25 each; ivory-handled cutlery, cut glassware, plated ware adapted for household or office use.

A tax of 20 per cent. on cigar and cigarette holders and pipes in excess of $2.50 each; cigar and cigarette cases, ash trays and match boxes of gold and silver; humidors and smoking stands; gold and silver-handlled pocket knives and pencils; gold, silver, ebony and ivory toiletware; articles of silver adapted for household or office use; silver or gold depositware; articles commonly or commercially known as jewelry, whether real or imitation, for personal use or adornment of the person.

A tax of 50 per cent. on articles of gold adapted for household or office use.

There is also a tax of ten per cent. on cameras not weighing over 100 pounds and of twenty per cent. on phonographs and records, but this is to be paid by the manufacturer, and is not to be collected on stocks at present in the hands of retailers.

THESE ARE "JEWELRY"

The articles which are included in the term "jewelry" when manufactured of platinum, gold, gold plate, silver, silver plate and gilt are as follows:

Baby pins, baby studs, bandeaux, bangles, bar pins, barrettes, belt clasps, bib pins, blouse sets, bouquet holders, bracelets, brooches, buckles.

Chains, charms, chatelaine pins, clasps, class charms, class pins, class rings, coat charms, collars, collar pins, compass charms, crosses, cuff pins.

Dress pins, dress coat holders, dress tie holders.

Earrings, emblem charms, emblem fobs, emblem pins, emblem rings, emblem jewelry (not regalia), evening dress sets, eye glass chains, eye glass hooks, eye glass holders (automatic).

Flower pins, fobs, fob guard chains, fob seals.

Girdles.

Hair brooches, hair ornaments, handy pins.

Identification lockets; identification tags (not military).

Key chains, key rings, key tags.

Lace pins, lapel chains, lavallieres, lingerie clasps, lockets, lorgnette chains, lorgnon chains.

Muff chains.

Necklaces, neck bands, neck chains.

Pearl and imitation pearl necklaces, pendants, perfume balls.

Rings.

Safety pins, sautoires, scarf pins, school badges, school charms, school pins, school rings, seed pearl jewelry, shirt waist pins, shirt waist sets, soft collar holders, soft collar pins, stock pins, studs.

Tiaras, tie fasteners.

Veil pins.

Waist pins, Waldemar chains, watch fobs.

SOME INTERPRETATIONS

A certain number of contradictory rulings have appeared in the press with regard to the more obscure points of the new tax. One of these items, regarding jewelry, gave the impression that many articles were included in the meaning of the word "jewelry," and were therefore taxable, which were not included and taxable under the previous ten per cent. tax. No instructions have so far been issued the collectors to this effect, however, and the retailer would do well to confine his tax-collecting to the list of articles given above—at least until such time as he receives notification to the contrary from some official of the department, or through these pages.

Repairs handled by jewelers are not taxable, according to information sent out to collectors of inland revenue.

An interpretation applied locally in Toronto, and which appears to be general, is that second-hand jewelry, on being sold for consumption or use of the individual, must pay the tax the same as new jewelry. This appears to be fair enough, as otherwise second-hand jewelry would become unduly competitive with new jewelry—especially with that which, having already been subjected to a ten per cent. tax, must now pay another twenty on resale.

The Mystery Solved

AT least one excise tax mystery has been cleared up —that concerning the "newspaper notice" which, strangely enough in the case of inaugurating a new form of taxation, was this time deemed sufficient for the introduction of the most unusual, complicated, and half-baked set of taxes with which Canada has hitherto been cursed.

It appears that the Government's intention was to give official notification of its proposals to the merchants of the country through its inland revenue officers. Whether delay was caused through some departmental error, or whether, with true governmental naivety, it was thought that this monumental work could be accomplished in a few minutes, is not known. But the fact is that a telegram, reading in part as follows, dated May 19th, the day on which the tax came into force, was sent out to collectors of inland revenue:

"Notify every vendor concerned at once that he is required to collect tax from purchasers accordingly. Pending further instructions, vendors shall keep accurate record of collections. On first and fifteenth of each month vendors shall forward to you or your sub-collectors sworn statement in detail, accompanied by remittance of all tax collected."

As the offices possessed neither staff nor equipment for an undertaking of this sort, the order was largely ignored, and merchants and business men generally were compelled to accept notice from newspaper news items, augmented by what further details were obtainable from trade organizations, the trade press, or from personal visits to inland revenue offices.

Another duty for which authority has still to be received at the date of writing is the distribution by mail of the affidavit forms on which returns are made. There are somewhere between twenty-five and thirty inland revenue districts in the Dominion, so that each one of them naturally embraces a wide territory. And since affidavit forms must so far be obtained by application in person at the office in each district, it means that merchants in outside points are put to the unreasonable inconvenience and expense of travelling sometimes long distances to obtain what should be procurable by mail.

Lay Case Before Minister

C. N. J. A. Executive Members Point out to Sir Henry Drayton Many Incongruities of Proposed Tax and Receive Explanations Concerning Some Details

THE luxury tax question was discussed at Ottawa on May 27th by a deputation representing the Canadian National Jewelers' Association in conference with Sir Henry Drayton, Minister of Finance. The arrangement was made very hurriedly, and it was impossible to secure the attendance of several prominent members, but there were present Messrs. M. C. Ellis, W. M. Birks, James Ryrie, C. Q. Ellis, Gordon McLaren, Geo. W. Trorey of Vancouver, and O. M. Ross. The conference was a very interesting one, Sir Henry taking very voluminous notes of everything advanced and appearing very much impressed with the proposals submitted. He promised to bring the matter before the Cabinet and secure an early decision of the question involved.

The chief spokesman was Mr. Ellis, who assured the Minister that the matter had been given very serious consideration, both from the view of the Governmental needs and of the duty of the jewelry trade at such a time. He said the deputation had been thinking over the question of what would give the Government a maximum return with the greatest ease of collection. There was no doubt but that the tax proposals, as they stood, were very complicated and would entail very great expense in the hiring of expert accountants and also great difficulty of collection. The Minister, he said, had already been informed of the multitude of evasions that had been carried on in diamond goods under the former system of taxation, and the trade had considered how the Government could get the full tax on diamond jewelry, as it was really collecting only a small proportion. The big houses were paying practically all of it, some others nothing at all. In order to give the Government the highest possible return and to provide the easiest method of collection, it was decided to suggest a tax of 5 per cent. on the entire turnover of jewelry stores. But on further consideration, the conclusion was reached that, to do its full duty in very pressing times, the jewelry trade should offer to pay a tax of ten per cent. on the entire turnover of the retail jewelry trade, which would include watches, clocks, and also loose diamonds. Under such a plan, the revenue officers would not need to be expert accountants, because it would be very easy to secure the gross sales of every retail store in the country. There would be no injustice to the trade, and an enormous sum would be realized. It would be easy to collect, the maximum return would be given, and the whole thing would be simple and complete.

Mr. Ryrie added that the evasions were a very serious matter, as any number of cases could be cited, which very seriously militated against the legitimate trade.

Taking up another aspect, Mr. Ellis said that at the present time and for years immense sums were spent in Canada by tourists from the United States. It was highly desirable that this trade should be retained, but the effect of the taxation proposals would be to drive it out of the country, and along with it a considerable proportion of Canadian trade. A large business from the United States was done in border cities that would be absolutely checked, and the expensive jewelry bought by Canadians would to a large extent come from the other side of the line.

Sir Henry Drayton said he appreciated the spirit in which the deputation had come, and added that it was not possible to consult the various trades before deciding upon a fiscal policy. It would be necessary, of course, to maintain the spirit and principle of the resolution submitted to the House. There were two things they had to do. A lot of foolish people were spending money recklessly, and the sooner such wasteful expenditures were stopped, the easier it would be for Canada to get back to her former financial position. They apparently did not realize that the present apparent prosperity was not real. Restrictions were accordingly put on so that necessary credits might be available to carry on the legitimate business of the country. There was also the necessity for securing an increased revenue to meet the requirements of the Government.

Mr. Ryrie took up the point of the inconsistencies in the schedule. Cuff links, for instance, were not classed as jewelry, no matter how expensive, while a baby's pin was. Under the plan suggested by the deputation, this would all be avoided, and china, furniture, clocks, watches and other lines would be taken in. There would be ease of administration, and honorable houses would be protected.

Mr. Ellis said that at the present time stocks of jewelry had already paid the ten per cent. excise tax, and the Government should not seek to collect a tax upon a tax. He suggested that each jeweler take an inventory of his stock of jewelry and swear to an affidavit to its correctness, and then that the Government rebate the amount by whatever method might appear to be most desirable.

Mr. Birks said he hoped that the Minister appreciated the importance of the situation and the proposal that had been made. He had no hesitation in saying that the whole jewelry trade had been shaken from end to end, and if some relief were not afforded, the proposals would put them out of business. There would be none hit harder than his own firm, as all its jewelry stock was tax-paid. While the matter of granting a rebate was one of business and justice, the main question was one of the actual life of the jewelry business.

Mr. Ellis then went on to show that on a $100 invoice from the United States, the importer had to pay 35 per cent. duty on a valuation of $105, the Customs authorities adding the 5 per cent. luxury tax paid by the consumer there. This was very unfair, especially as the tax in the United States was not paid unless the goods were sold, while the Canadian trade had to pay duty on the tax in advance. With the new duty of one per cent., the importer paid $2.80 in excess of the regular duty on every $100 invoice.

Mr. Ellis also registered a protest against the high tax on sterling silver, which he argued should be ten per cent. The very high price of silver had almost killed the sterling industry in Canada, in conjunction with the high price of exchange. If the twenty per cent. tax were added, it would simply crush it out altogether, because retailers were already finding it difficult to sell articles of sterling.

He then referred to the tax of "50 per cent. on articles of gold for household and office use." So far as the trade was concerned, there was practically no such thing, but the announcement had done enormous injury because people had got it into their heads that it applied to all

gold goods. This clause and the illustration showing the application of the fifty per cent. tax to the sale of a diamond ring had done incalculable harm to the trade.

There was also the interpretation of the term "plated ware." According to the interpretation of the department, this would practically bring in the whole of the metal trades. It would include bathroom and boat fixtures, kitchen ranges and an endless list of similar lines.

Mr. Ellis next touched upon the matter of the retailer absorbing the tax before quoting a price to his customer. On this point they wished to be definitely informed, as it would be much easier for the trade if the tax might be absorbed. If the word, "tax," were mentioned, it immediately drove the customer out of the store.

Next was the item of ivory toiletware. Did this apply to ivory only or to celluloid?

Sir Henry Drayton: "Only ivory."

The deputation also wanted to know, continued Mr. Ellis, if the interpretation of the term "jewelry" under the new Act would be the same as under the old. There was also the question of unset diamonds. The evasions were excessive. There were cases where men had loose diamonds set in old settings; they then took them to the jeweler and said they wished the setting changed. The jeweler had no means of knowing whether the stones had just been bought or not. Mr. Ryrie added that there were men going around buying up old settings just to avoid the tax. He heard of one manufacturing jeweler who had been collecting the tax for two years and never paid a cent to the Government. A straight ten per cent. tax would obviate this, be fair, and put business on a square footing. Mr. Birks said it would also prevent a man from selling a $100 diamond ring and having the sales ticket made out for a clock. In conclusion, Mr. Ellis enquired if the sales tax applied to repairs.

The Minister expressed himself as highly pleased with the presentation of the case. Of course it was a subject for Cabinet consideration, but there would no doubt be amendments to the resolution which would have to be very seriously studied. He had wished to be fully informed as to the views of the trade, so that he could give all the information necessary, and promised to advise the association of the decision of the Government at as early a date as possible.

How You Go About It

For the present at least, triplicate sales slips seem to be the *sine qua non* of jewelry storekeeping. Taking it for granted that one copy goes to the purchaser, there must still be one for your own use in accounting, and one to send in to the Inland Revenue Officer together with the remittance of tax and affidavit.

In the case of those who have not been accustomed to using sales slips in their business, making up their books from cash register records or in some other manner, special slips apparently will have to be made out for inclusion with the remittance to the Government. Cash register checks might be deemed to fill this requirement, providing the nature of the purchase and the amount of the tax collected is written on them. But at the time of writing another "newspaper ruling" has appeared stating that sales slips showing cost of goods and amount of tax must be given to the customer. Whether the Government has the right to enforce this still remains to be determined. Any later official rulings will be found elsewhere in THE TRADER.

Affidavit forms are available at the inland revenue office of each district, and at the date of writing may be obtained only by personal application, not by mail.

On the first and fifteenth of each month returns must be made up to the end of the preceding business day, and forwarded at once to the officer of the district. For the present a reasonable amount of time is being allowed for the completion and forwarding of these returns. The "returns" referred to include the remittance (cash or accepted cheque) covering the tax collected, the sales slips of all sales on which the tax is collected, and duplicate copies of the sworn affidavit form.

This last-mentioned document is made up in fairly simple form, yet THE TRADER'S representative succeeded in getting two official and totally different sets of instructions regarding the method of filling it out; and it is probable that there are easily as many "official" ways of doing it as there are inland revenue districts in Canada. Even the form of oath gave rise to a question, due to the fact that no provision is made on the form for the signature of the magistrate, justice of the peace, or commissioner for oaths administering it. A certain amount of official definition has been achieved, however, and the following form is recommended for jewelers—Roman type indicating the printed parts of the form, Italics indicating the entries made by the hypothetical "John Jones" who, in this case, has made sales of both jewelry and plated ware, but none of those mysterious "articles of gold, not otherwise provided for . . ., adapted for household or office use."

Out office ,
Entry No..... Entry No.....

Excise Tax

Inland Revenue Division of.....*Toronto*.....
.....*15th June*.....1920...

Name of Merchant or firm	Place of Business, Street and number	Description of tax	Amount of Tax Collected
John Jones	110 *King Street, Toronto*	*Luxury*	$120.

Total jewelry sales, $500, 20 *per cent. tax*.....$100
Total plated ware sales, $200, 10 *per cent. tax*..... $20
Total sales of gold wares for household or office
Total plated ware sales, $200, 10 *per cent. tax*..... $20

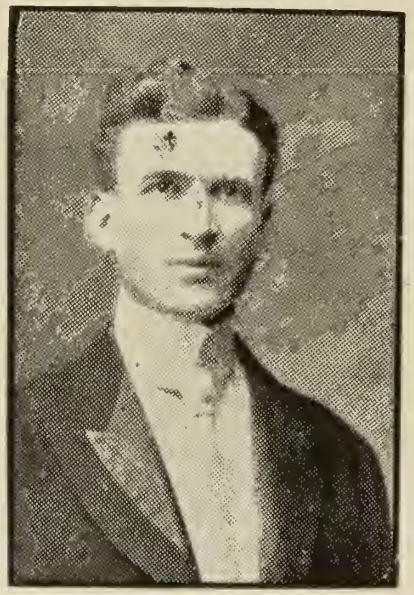
I, We, ...*John Jones*....., do solemnly swear that the above amount correctly represents all the tax accruing upon sales of merchandise sold by me us as imposed by law.

.....*John Jones*.....

The unnecessary "We" and "Us" in the above oath, of course, are deleted where the store is owned by an individual, and the "I" and "Me" when it is owned by a company. In the lower left-hand corner of the document, opposite the signature of the jeweler, the commissioner or magistrate must write out and sign the customary "Sworn before me at ..... in the province of ....., this ....., day of ..... 1920."

Two New Associations

TWO more districts were added last month to the number organized in Ontario when Stratford and Guelph District Jewelers' Associations were formed with much enthusiasm and good fellowship. The meeting in Stratford was held on May 19th and that in Guelph on May 20th and each was marked by a very gratifying attendance. Messrs. M. C. Ellis, President of the C. N. J. A., W. G. Young, President of the O. J. A., and O. M. Ross, National Secretary were present at the meetings and made brief addresses, furnishing all the necessary



N. F. BABB,
Chairman Stratford District Jewelers' Association.

information about the plan of organization and the progress of the Association work.

The spirit manifested at the meetings indicated clearly that all that is necessary to organize the whole of Canada is to have a little intensive missionary work carried on in each district in order that the idea may be carried home and given a chance to percolate through the consciousness of each individual. It was surprising to find, however, that great progress had been made in the rectification of trade abuses as it was found, in almost every case, that the repair price list was being rigidly observed, the valuation of goods bought at other stores was obsolete and engraving was no longer done for customers without charge. The progress in the direction toward which the propaganda of the organized trade has been turned in the last few years was very gratifying and created fresh hopes for a complete realization of the plan of having the entire jewelry trade of Canada on a higher basis within a very short time.

The Stratford meeting was preceded by a luncheon at which the visitors were the guests of the Chamber of Commerce and had the pleasure of hearing a most interesting talk on "Bolshevism" by a returned member of the British Intelligence Department in the far East. After this, the chair was taken by Mr. M. C. Ellis, who congratulated those present on the representative attendance and explained the method of procedure. He showed how it gave a great opportunity to get together and exchange views, and its value was shown by the fact that never in the history of the trade had there been such a spirit of good feeling as existed at present. Jewelers did not now different aspects of their business.

"These district associations," continued Mr. Ellis, "are the backbone of the whole organization movement. If they are alive and up-to-date, they ensure the success of the Provincial associations and make us doubly sure of a good national organization. They are in a position to settle many minor difficulties; their members should see that the price list is lived up to, that free engraving is cut out, that valuing of goods is no longer done, and then there is an assurance that good will and harmony will reign among all the local jewelers."

Mr. Ellis explained how the jewelry catalogue houses had signed an undertaking to offer no free engraving, which had removed the chief cause of complaint by the retailer. He then referred to the Provincial convention at Toronto on June 22nd and 23rd, which he said had a very important function, as it would deal with larger than local questions, and the district delegates should be instructed to see that they were threshed out. In conclusion, he predicted a very useful career for the Stratford District Association, productive of immense benefits in business and a great social and fraternal feeling. If there was one organization that every one of them should belong to, it was the one that concerned their business, as, next to their homes, it was surely the most important. If they all pulled together, there could be no doubt of the result, and, even in a financial sense, each member would add to his revenue each week more than would pay for his fees for a year.

F. S. SAVAUGE, SEAFORTH,
Vice-chairman Stratford District
Jewelers' Association.

Mr. Young thought it was a great privilege to be present on the first occasion of the meeting of Stratford District Jewelers. It marked the passing of the day when each thought that the other fellow was always wrong, while now he found that he was often right. In those days men thought they were very clever; they were really very stupid. It was only when a man began to have a real interest in other men that he became a good citizen. The day was now dawning when the jewelry trade would get out of its state of lethargy, when the jeweler would avoid one another, but came together and talked over the

no longer call his neighbor a competitor but a business associate. They must all bear in mind that when one of them said a mean thing about another, it reflected, not only on the speaker, but on the whole jewelery business. They either had to be interested in one another or remain such fools as they had always been. It was not necessary to make a lot of money to become real citizens. Just to the extent that they provided a real service to the community, so would their business grow. They owed the community the artistic service it required and should get away from the idea that money alone spelled success, but if a man tried to make his business help the community, he would be a useful man, he would get the money and his life would be one worth living.

With reference to the new luxury taxation, Mr. Young thought it was a godsend that they now had an organization to protect their interests. It was inconceivable to him how the politicians failed to realize the part the jewelry trade played in catering to the public. If the artistic side of life were neglected altogether, where would the country be? Back in the primitive stage, which had been left behind ages ago. It was therefore the duty of each jeweler to do his part in making his store a real service station, and these district meetings were one of the finest means to such an end that could be imagined.

A standing vote was then taken in favor of forming the Stratford District Jewelers Association, and the election of officers was held, resulting as follows: Norval F. Babb, Stratford, Chairman; F. S. Savauge, Seaforth, Vice-Chairman; C. A. Welsh, Stratford, Secretary-Treasurer, with W. A. Cameron, of Mitchell, as the fourth member of the executive.

The constitution provided by the Ontario Association was then taken up and adopted clause by clause. It was

MR. GEORGE SAVAGE,
Chairman, Guelph District.

decided to place the annual fee at $10, of which five dollars will go to the C.N.J.A., two dollars to the Ontario Association, and three dollars will be retained for district expenses.

A series of resolutions was then adopted, providing for the endorsement of the repair price list, the abolition of free engraving and valuations, against the practice of loaning watches and against selling to the public by wholesalers. The proposed guarantee of three months on new watches and repairs was also endorsed. The newly-elected President was then escorted to the chair amid loud applause. Mr. Babb promised to do all in his power

MR. A. W. SMITH,
Secretary-Treasurer, Guelph District.

to make the association a success. The local association, formed three years ago, had proven highly successful; they were working together very harmoniously, and they had found that the oftener they met together, the better they got along. Many things that had been thought impossible were found to be quite feasible, and while he estimated that the new repair price list benefited each of them from $1,000 to $1,500 a year, they were enabled to give better service, and the public was better satisfied.

Vice-President Savauge said that the trouble with jewelers was that they never realized their privileges along the line of service. He personally never missed an opportunity of giving the best of which he was capable and exacting a fair return for it, and he had fewer complaints than ever before. If their calling was useful, there was no doubt but that it would give them a good living. He advised them not to worry about the fellow that cut his repair prices. He was sacrificing quality, and the final result would be failure. This association work, said Mr. Savauge, was picking the selfish seeds and weeds out of their systems, and they would get better as they went on. He was glad of the spirit shown; they were getting together on brotherhood lines, and there were great opportunities in it for them. It was not good business to stick in a corner of the shop, and he advised every jeweler to get out and get his vision broadened by association with his fellow-jewelers.

Mr. A. N. Pequegnat congratulated the young men on the prospect for the future, and was highly pleased that the jealousy and suspicion, so long apparent, was disappearing. The young men had a splendid outlook; they would not be required to find out the best methods of doing business, that would be done by others, and if they lived up to their opportunities, the future of the jewelry trade was indeed bright.

On motion of Mr. Luckhardt, a vote of thanks was tendered the visitors, and the meeting adjourned.

Those in attendance were Messrs. N. F. Babb, C. A. Welsh, J. E. Garrett, A. Gillies, A. W. Pequegnat, E. A. Pequegnat and J. A. Pequegnat, Stratford; F. S. Savauge, Seaforth; W. A. Johnstone, Listowel; W. A. Cameron and C. J. Larkworthy, Mitchell; C. G. Stoner, Parkhill; E. C. Robertson, Goderich; F. T. Armstrong, Lucknow; W. G. Pequegnat, Kitchener; E. Luckhardt and Wm. Goebel, New Hamburg, and James Trebell, Toronto.

The meeting in Guelph was held in the Dominion Cafe, a luncheon being tendered the visitors by the local jewelers. The attendance was even better than on the preceding day, and the meeting was equally satisfactory.

Mr. Ellis again took the chair, and said he was glad to preside at such an influential gathering. They were there, he said, as jewelers, concerned in looking after their own interests. They all no doubt belonged to clubs and such organizations, but the jeweler should consider that the first body to command his attention was the one that concerned his business. Thus they should all attend these

R. L. (Lew) McGILL,
Vice-chairman Guelph District Jewelers' Association.

meetings, and he was glad to say that such a sentiment was held all over the country. They all knew the movement was for the uplift of the trade, and as a result of it, jewelers were taking more interest in their business and in public matters. Jewelry was an elevating trade, and it was doubly pleasurable when all its members co-operated. The jewelers were now becoming proud of their business, and with their heads up became ten times better business men. Mr. Ellis then gave a resume of the activities of the C.N.J.A., and the method of forming district organizations.

Mr. Ross briefly sketched some of the developments of association work, and Mr. Young followed with a telling talk on "Service," which was received with great appreciation.

A motion to form the Guelph District Jewelers Association was then carried unanimously. Mr. George Savage, Guelph, was elected Chairman; Mr. R. L. McGill, Galt, Vice-Chairman, and Mr. A. W. Smith, Guelph, Secretary-Treasurer. It was decided to form an executive of five members, and Mr. W. J. Shorter, of Drayton, and Mr. Albert Gabel, of Kitchener, were chosen as representatives of the outside districts.

A long discussion ensued as to the workings of the new luxury tax legislation, and general directions were given with regard to its provisions.

The series of resolutions adopted at Stratford was then taken up and adopted unanimously. President Savage assumed the chair amid loud applause, and expressed his appreciation of the presence of the visitors. He thought it was a critical time in the jewelry business, as the public would be very cautious about buying, and there would be a great inducement for a jeweler to do a little price-cutting or furnish repairing cheaper than his neighbor. This organization had come at a very opportune time, and he hoped they would all get together and stay together, so that there would not be cutting and cutting until there was nothing left.

Vice-Chairman McGill said he had found the last few years in the jewelry business very enjoyable. The changed conditions had made his business much more pleasurable, and he hoped that Guelph District would keep pace with all other localities.

Mr. A. W. Smith said the Guelph jewelers had been such a happy family that they hardly needed this organization. They were living in momentous times, and while they had no intention of imposing on the public, they must protect their own interests. He hoped they would meet often to discuss questions in an amicable way. It was very beneficial to all concerned, and he only hoped he might serve the trade well in his position.

Mr. Gabel was very brief, remarking that the jewelers in his section had long been at loggerheads, but now were pulling together, and the present meeting more than repaid them for the amount of the fees. Mr. Shorter was also much pleased at the way things were going, and promised to do all in his power to further the movement, and brief remarks followed from the other jewelers present. Every member paid his $10 membership fee before leaving the meeting.

Those present included Messrs. Geo. Savage, J. Pequegnat and his son, Arthur W. Smith and three sons, Garnet Singer, Jos. McTague and E. J. Liphardt, Guelph; Bert Newman and Lew McGill, Galt; W. J. Shorter, Drayton; R. J. Rutherford, Fergus; Frank Calvert, Hespeler; R. M. Bell, Erin; Albert Gabel, Fred Heller and Oscar Boehmer, Kitchener; L. A. Oliver, of Fowlie & Co., Sault Ste. Marie.

A feature of the Guelph meeting was the presence of young sons with some of the delegates. It was commented upon as a very wise procedure, as nothing could be of greater advantage to the future jewelers of the country than to imbibe all the good fellowship doctrine that they can assimilate. They will not have the troubles of their elders in efforts to get rid of a lot of trade abuses.

President Babb, of the Stratford Association, has a hobby that gives him little time for other recreation. He is the proud owner of a most beautiful flower garden, specializing in tulips and roses, of which he has thousands in bloom and coming along. His wide expanse of lawn and flower beds is a veritable delight to the eye, being kept in immaculate condition. The Toronto visitors were partakers of his hospitality, and it made a delightful evening of what might have been very tedious.

"Jimmie" Trebell, of the P. W. Ellis Co., was an interested visitor at Stratford, and was somewhat responsible for stirring up interest in the event. Mr. Pequegnat, of clock fame, also happened in town and attended the meeting, while at Guelph, Mr. Isadore Scheuer, representing Edmund Scheuer, of Toronto, was in attendance. The men on the road all appreciate the value of organization and do a great work in helping it along.

New Rulings Received

On June 5th the following set of rulings, giving categorical replies to questions put to the Department of Inland Revenue by the Canadian National Jewelers' Association, was received by the secretary:

In reply to your letter of the 28th ultimo, submitting series of questions with reference to tax on jewelry, allow me to reply categorically.

Question 1.—Loose diamonds are taxable at 1 per cent. upon importation with a further 1 per cent. tax when invoiced by the broker and an additional 1 per cent. when sold by the manufacturer who sets the diamonds.

Question 2.—Regarding the liability of luxury tax on jewelry you are informed that the classification of jewelry under the provisions of the old Act has been extended under the new to cover and include *articles commonly and commercially known as jewelry*, for personal use or for the adornment of the person. Rosaries, scapular medals, scapular lockets, scapular rings are not liable to the luxury tax, provided, however, that when the scapular is not permanently fixed to the locket, scapular lockets are subject to the provisions of such tax. Links and the following articles of gold, dice boxes, lip salve cases, scent cases, scent bottles for purses, fountain pens, book marks, soothers, thimbles, thermometer cases, knitting needles, lorgnettes, cigar cutters and card cases are liable to the tax of 20 per cent. Gold spectacle cases are exempt from the 20 per cent. luxury tax.

Question 3.—Gold mesh purses and bags are included under shopping bags and are liable to the tax of 10 per cent. when sold in excess of $6.00 each.

Question 4.—Gold cigarette boxes, photo frames and gold pen holders are subject to the luxury tax of 20 per cent.

Question 5.—Ivory or imitation ivory toilet ware is subject to the luxury tax.

Question 6.—Auto lunch sets in cases, specially fitted, as illustrated, are taxable as travelling cases at 10 per cent.

Question 7.—Brass and metal ware, such as ash trays, are liable to luxury tax if plated.

Question 8.—Small roll up dressing cases and manicure sets are taxable under the heading of travelling cases.

Question 9.—Leather cigar and cigarette cases are not liable to luxury tax.

Question 10.—Stag handled cutlery is not liable to luxury tax.

Question 11.—Xylonite handled cutlery sold as imitation ivory is liable to luxury tax; when sold under any other name is deemed to be covered by the resolution provision for ivory or imitation handled cutlery.

Question 12.—Copper plated electric toasters and percolaters are liable to 10 per cent.

Question 13.—Brass ware such as gongs, candlesticks, are not liable to luxury tax unless plated.

Question 14.—Nickel plated or silver travelling clocks in leather, silver or plated cases, are liable to the luxury tax. Nickle plated alarm clocks are liable to the luxury tax, but marble clocks with gilt ornaments and French gilt clocks are not subject to luxury tax.

The foregoing articles are, however, subject to the sales tax of 1 per cent. when sold by manufacturers, wholesalers, or when imported.

Last Minute Interpretations

After the last form of The Trader had been sent to the pressroom, the following wire was received:

Secretary,
Canadian National Jewelers Assn.
Toronto, Ont.

Interpretation, under a former act, of term "Jewelry" enlarged. Credit and instalment sales, also donations, are liable to Luxury Tax. Bona fide repairs taxable on value of material used. The Luxury Tax applicable on sales of secondhand jewelry.

G. W. TAYLOR,
Asst. Deputy Minister
Inland Revenue.

This is in contradiction of instructions received directly from R. W. Breadner, Commissioner of Taxation, which said the term "jewelry" would be interpreted as under the former excise tax, and it also appeared in the press that repairs were not taxable, so that it is impossible for anyone to state definitely what the regulations are.

Regulation on Price Absorption

JUST as the tax situation was settling and the public was beginning to forget the excitement over luxury taxes, a further instalment of poison gas was directed into the ranks of the jewelry trade by the publication of the following announcement in the daily newspapers:

Ottawa, June 2.—An important ruling dealing with the collection of luxury tax was issued to-night by the Department of Customs and Inland Revenue. The rules provide as follows:

"Retail merchants and other vendors of articles subject to the luxury tax who sell to the purchaser for consumption or use are advised that upon the occasion of each sale of a taxable article the following requirements must be fulfilled, viz.:

"(1) An invoice or sales slip showing the price at which the article is sold, exclusive of tax, and as a separate item the amount of luxury tax thereon, shall at the time of sale be delivered by the vendor to the purchaser.

"(2) The vendor shall at the time of sale collect from the purchaser the amount of the luxury tax shown on the sales slip. No merchant is authorized to advertise or announce that he is paying the tax for the purchaser, as in point of fact he is required to collect the tax from the customer."

A session of the executive of the Canadian National Jewelers' Association was summoned at once and, after discussion, the following telegram was despatched to each member of the Cabinet at Ottawa:

"The executive of the Canadian National Jewelers Association in special session to-day, representing the entire Canadian trade, have read with the utmost concern dispatch in morning papers regarding retailers being compelled to give customer sales slip showing luxury tax and to collect same separately from purchaser. Already thousands of dollars of American trade have been driven away, American tourists accustomed to five per cent. tax absolutely refusing to pay twenty per cent. United States trade promised to be very large this season, especially in

view of exchange rates in their favor, but will be entirely killed. Coupled with serious evasions by unscrupulous dealers, situation very grave for jewelry industry of Canada and factories will have to curtail output and throw many men out of employment. Tax of ten per cent. on entire stock to be absorbed by dealers would produce infinitely more revenue, be universal in its incidence, be only slight handicap to business and be highly economical in operation. If you think it advisable, deputation will gladly present matter in fuller detail before Cabinet.—O. M. Ross, Secretary."

At the time of going to press, further information is not available and the trade is in a chaotic state. It was announced in the newspapers a short time ago that Mr. R. W. Breadner, Commissioner of Taxation, had stated in Ottawa that it would be permissible for merchants to absorb the luxury tax in their selling price. As the trade has been compelled to accept all instructions with regard to the new taxation from the newspapers, it can hardly be blamed for having taken the statement credited to Mr. Breadner at its face value and governed its selling policy accordingly. Now, however, a new situation has arisen and business will be at sixes and sevens until some understanding is reached with the Government.

Retail Merchants' Association Protests

ON Monday, May 31, Ottawa was the meeting place of the Retail Merchants of the Dominion, the object of the gathering being to assure Sir Henry Drayton, Minister of Finance, that his new budget resolutions were far from being welcomed by the many trades represented.

Mr. Henry Watters, member of the Dominion Council of the Retail Merchants' Association, was spokesman for the party of delegates who waited upon Sir Henry, and the address touched upon all the vital points that are considered unfair, unwise, or unworkable.

By way of introduction, Mr. Watters stated that the spirit and desire of the retail merchants was to assist the Government in arriving at a tariff that would not bear too heavily upon trade and commerce, but would yet supply the necessary money to carry on. A resolution had been passed at the meeting of the Retail Merchants' Association, held previous to the interview, urging the wisdom of an advisory committee of retail merchants to assist in working out the problems of the luxury tax.

Mr. Watters then called upon Mr. R. H. Fitzpatrick, Toronto, to state the case of the clothiers' trade. This gentleman pointed out that 75 per cent. of the trade was for goods costing more than $45 per suit, and they therefore asked that the tax limit be fixed at $85, or, as an alternative, suggested that 10 per cent. over the $45 would be better and not so hard on the customer. Clothiers felt that their business would go to pieces if the present tax stood.

Mr. C. Bilton, Toronto, then stated the case of the merchant tailors, pointing out that the one hardship was the fact that the orders aken before the date of application of the tax were being filled at a stated price and that they were not able to collect the tax, being thus forced to lose that amount of money. Bankruptcy was very near many firms if taxation as suggested was carried into effect.

Mr. B. Addelstein voiced the sentiments of the boot and shoe dealers and requested that the price limit be fixed at $12 instead of at the present $9.

Mr. A. J. Freiman, president of the Ottawa Retail Merchants' Association, then addressed Sir Henry Drayton, saying the source of supply was the most economical and simple way of securing the tax and the easiest method of collecting would be from the manufacturer. Unfair competition that was possible under the present plan would be largely eliminated and all would pay a fair share of the cost of upkeep of the country. Mr. Freiman made it clear that the merchants were willing and eager to do their best to assist in financing the country during the present stringent times.

Mr. C. H. Smith, Windsor, speaking for the dry goods merchants, said that the luxury tax meant loss in business and many evasions as at present proposed. Like Mr. Freiman, he favored the taxes being placed on the manufacturer and importer as being a much simpler matter.

For about an hour and a half the Finance Minister sat patiently listening to the different arguments advanced; and when the time came for him to reply to his friends, the movement of rising from his chair was the signal for a warm outburst of applause, and one fact was apparent—that no matter how the merchants differed from his views as expressed in the budget, they admired his determination to get the cash so urgently needed, and his courage in undertaking to do it.

Replying to Mr. Watters thanks for receiving the deputation, he announced that thanks were few and far between just at the moment, as his position was a rather unpleasant one. He could liken himself to the chore boy who had to do his duty and serve his country. "Money must be raised and we are going to get it without borrowing," he said. He had listened to their many criticisms, but would suggest that they find a remedy for each case as they saw it, and would prefer that such criticism take the form of a letter boiled down to the main facts. The era of lower prices was coming, he felt assured, and if the taxes served to check extravagance, so much the better for Canada and the lower cost of living.

At the conclusion of the meeting, which took place at the Chateau Laurier, the two hundred retailers felt that the best thanks of all were due to the Minister of Finance for his attitude towards them, while the general view expressed was that the points spoken of would receive due consideration at once, with the probable result that a number of changes could be anticipated.

Mr. Playtner Goes to Elgin

President Hulburd of the Elgin National Watch Company has announced that contracts have been signed for the construction of a fire-proof building to be occupied by the National Horological Institute. The Elgin Watch Company makes the preliminary investment, but the institute is to be presided over by Mr. H. R. Playtner of Toronto, Canada, and the director is to be Mr. G. F. Caven of Montreal, Canada. It is the purpose of these two gentlemen to develop a very fine high-class watchmaking institution. It is to be national and its doors are to be open to students from all parts of the United States and Canada.

Mr. Playtner was for many years head of a watchmaking school in Toronto that had an unexcelled reputa-

(*Continued on page* 55.)

Entire Trade Stirred

NEVER in the history of the jewelry trade of Canada has it been stirred to the depths in the manner in which the new luxury tax lekislation has excited it. As expressed by a member of the deputation in Ottawa, it has been shaken from end to end, and its prosperity gravely imperilled. As an evidence of the feeling aroused, the following telegrams are among those received at the office of the C.N.J.A. from all parts of the country:

From Nova Scotia:

"The taxes on the jewelry business proposed by the Minister of Finance are, in the opinion of leading jewelers in Nova Scotia, calculated to practically ruin their business. Are you, as president of the Association, making any immediate effort to cause the Minister of Finance to realize the seriousness of the proposed taxation to our trade in Canada?"

This was signed by G. W. Reid, Truro, N.S.

On the same date came one from the Halifax District Jewelers' Association, signed by Stanley Hood, president, and F. O. Schaefer, secretary, reading as follows:

"Halifax Retail Jewelers' Association strongly protests against collection of luxury tax as outlined in newspapers. If collected, we prefer to have it added to invoices as in the past few years. Please wire reply concerning any action you have taken. Are Toronto ad Montreal jewelers collecting tax? Give short schedule showing tax on different lines."

A heavy telegraphic correspondence was also carried on between Montreal and Toronto, but this was mostly with regard to arrangements for the interview with Sir Henry Drayton. Between Ottawa and Toronto, also, a reciprocal fusillade of wire messages continued for several days with reference to points of interpretation of the budget resolutions.

But it was from the West that the heaviest flood of telegrams descended upon the central office of the C.N.J.A. Of these a representative few will serve to express the puzzlement and indignation which existed universally among the Canadian jewelry trade.

From Fort William.

"Twin City Jewelers' Association would like latest information re new taxes on jewelry—how applied and collected. Is old tax now abolished? Please keep us informed re developments and any action taken by C.N.J.A." This was signed by J. A. Gillespie, secretary.

From Winnipeg:

"Jewelry trade at to-day's meeting . . . . believe if maximum tax should be ten per cent. exemptions should be allowed as already given in budget. If, however, flat percentage on complete turnover has to be arranged as a compromise, suggest it be five per cent. and rebate clause dropped." Signed by Carl Johnston, chairman of the Winnipeg section of the Manitoba Jewelers' Association.

From Brandon:

"Whereas jewelry now in stock has already been taxed ten per cent., and, in the case of imported jewelry, 7½ per cent. plus ten per cent., and whereas jewelry for the coming year has been purchased and taxed 7½ per cent. and ten per cent., the tax of 20 per cent. additional will work hardship on the buying public, and make it impossible for the jewelers to do business, and will have the effect of driving Canadian money to other markets. Therefore, present stocks should be immune from extra taxation, so as to keep the jeweler in business and saxe bankruptcy." Signed by D. A. Reesor, W. E. Crawford, N. J. Harwood and G. A. Morin.

From Regina:

"Saskatchewan jewelers protest against such high rate over present ten per cent.; also against lack of authentic information and of notice. Think minimum prices should apply as in clothing, etc. Assume watches and clocks, etc., still exempt. Wire useful information as received at our expense." Signed by A. L. Wheatley, chairman of the Saskatchewan Jewelers' Association.

From Moose Jaw:

"Moose Jaw jewelers feel that jewelers are discriminated against in additional tax on jewelry, which, if carried out, will ruin the jewelry business. Kindly advise if anything is being done." Signed by Plaxton's, Ltd., J. Krueger & Co., Crichton's, Ltd., Fred J. Wilson, and the Assiniboia Jewelry Co.

From Edmonton:

"Northern Alberta jewelers view with alarm the excessive taxes as proposed by the new budget, especially relating to jewelry, which has already been subjected to ten per cent. and the exchange on gold. Are we to understand that the tax of twenty per cent. is in excess of the present tax? We think five per cent. on present prices would meet with better favor with the public and result in greater gross sales." Signed by W. J. Jackson, vice-chairman of the Alberta Jewelers' Association.

From Calgary:

"We, the Alberta Jewelers' Association, comprising forty leading jewelers of Alberta, wish to protest through you against enforcement of the proposed luxury tax in its present form as unfair and unworkable. Having already paid an excise tax of ten per cent. on jewelry in stock, we feel that an additional ten per cent. should be sufficient until the present stock is exhausted or replaced with untaxed goods. As an alternative, we prefer a tax of a flat percentage on gross sales that would be absorbed by the producer and dealer in place of passing each successive tax on to consumer." Signed by the Alberta Jewelers' Association, per F. R. Holdsworth, secretary.

From Vancouver:

"Have seen press despatches re new tax on jewelry. Should we put this in operation at once or wait for official word from the government? We have already paid ten per cent. on all jewelry. Should the Government collect twenty per cent. on goods that have already paid one tax? Are we to continue to pay tax on diamonds as we mount them? Fullest information will oblige." Signed by O. B. Allan, chairman of the British Columbia Jewelers' Association.

From Victoria:

"At a meeting of Victoria jewelers it was decided that it would be to the interest of the retail jeweler if he were allowed to mark his goods including tax and pay the government the amount it would be entitled to if marked at the regular price. To illustrate: A ten dollar article would be marked twelve dollars, two dollars of which would go to the Government. Any new very welcome." Signed by F. W. Francis, secretay of the Victoia Jewelers' Association.

There were, in addition, a number of wires, telephone messages and personal calls by individual retail, wholesale and manufacturing members of the trade.

National Publicity for Jewelry

Arrangements Under Way for Initiation of Campaign in Canada, Involving Expenditure of $10,000 the First Year

DISCUSSION of the proposed plan of national publicity was the chief item at the May meeting of the executive of the C.N.J.A., and steps were taken that should lead to having the plan placed in execution next fall. A report was read from Messrs. Gordon McLaren and O. M. Ross, delegates to the meeting of the National Jewelers Publicity Association in Chicago, in which they recommend the spending of $10,000 in Canada during the year 1920-21, and that the sum be raised by subscription among the trade, each member to be assessed according to his financial rating. The report was approved and a committee was appointed, consisting of Messrs. James Ryrie, Walter J. Barr, Gordon McLaren, and J. J. Nolan, with power to add to their number, to work out the details of the scheme and start the publicity in the fall.

The action of the committee was hastened by the reading of a most comprehensive, lucid and convincing report made by Mr. Fred G. Thearle of Chicago, Chairman of the Advertising Committee of the National Jewelers' Publicity Association, on the work done and proposed to be done by their organization. In this he said:

Following is the proposal and program adopted at the annual meeting in Chicago, April 13th, for continuing the work of the National Jewelers' Publicity Association in the United States during 1920-1921. As you know, the display advertising will be placed through Vanderhoof & Company. The allotment for Canada is, of course, in addition. I thought you might want this for your records.

The program for securing additional funds for the $300,000 National Advertising Campaign of the National Jewelers' Publicity Association undertaken by Mr. Harry Edward Freund, with the co-operation of Vanderhoof & Company, has been followed for one year. While the complete amount is still to be secured, the results have been very tangible, not only in subscriptions, but in the welding of the entire jewelry and allied industries into a unity of purpose and spirit of co-operation before lacking and without which the completion of the fund would have been an impossibility.

Being in intimate touch with every step of this progress, we realize how thoroughly the work of unifying and harmonizing the various elements essential to success have been handled, and believe the goal is in sight. Day by day, and city by city, the work has gone steadily forward with more and more influential members of the industries affiliating with the Association and increasing recognition of the importance of its mission and confidence of its success being expressed.

We would recommend that a completely unified advertising program now be established. Through the personal visits of Mr. Freund to twenty-five cities, his addresses before numerous associations, the newspaper and trade journal publicity given the plan, the letters mailed to the trade during the last year, the actual insertion of a full page in leading national magazines at Christmas time—all these spell action both to present subscribers and to every member of the industry waiting for just such activity before lending their moral and financial support.

Our recommendation, therefore, would be to decide upon some specific amount to be appropriated for the first year's complete campaign of advertising—no matter how limited, and then launch this campaign with the full enthusiasm of your general Committee and the entire Association back of it. By close co-operative work with the Presidents and Secretaries of the various national, local and state Associations, additional follow-up letters to the trade, and Mr. Freund's active, personal canvass and addresses in leading cities backed by national advertising, there is every reason to believe that another year's aggressive effort will complete the entire $300,000 fund.

For this year's campaign we suggest that it be planned on the basis of an expenditure of $50,000. We believe this figure is conservatively within the income figure for the ensuing year. If it falls short, the expenditures might easily be cut, and if the full $300,000 is pledged before the end of the year, the immediate campaign could, at the discretion of your Association, be strengthened.

By the plan we propose, however, we believe that we can even with this smaller appropriation create such an impression that we will have practically one hundred per cent. co-operation throughout the jewelry industry before the year is out, at the same time establishing firmly the thought of jewelry in the minds of the general public.

It is a well-known fact that the slogan of the florists "Say it with Flowers," has made millions for that industry. In the slogan, "Gifts that Last," there is a potential value to the jewelry industry limited only by the speed and extent to which it can be brought into the consciousness of the buying public.

In the limited campaign we propose, we cannot hope to bring about the full accomplishment of all the objects we have in mind, but we hope to show a volume of advertising that will be impressive to the consumer and to the retailer, as well as to every subscriber.

The physical presentation of our advertising campaign provides for three classes of advertisements—one in keeping with the general spirit of dignity and quality generally associated with the jewelry industry—the subject of which will relate to the four seasons—Christmas, Easter, Graduation and June Weddings, and Thanksgiving—the second depicts the emotional appeal of jewelry with the greater portion of the advertisement illustrating the quality of romance, of love, of paternal or childhood affection, or moments of fond recollection, esteem or friendship—the third type, driving home the slogan "Gifts that Last" with one strong selling point—the slogan, however, appearing in every piece of copy.

To carry out the complete effect of the campaign, we have planned on a number of features that will give us all of the advantage of Association advertising without making that expense directly chargeable to us. This plan provides for preparing forms of advertising supplementary to the magazine campaign and supplying this advertising matter to members at cost. It will not, of course, be possible to get every subscriber to the fund to make use of this local material, but in those cases where we can it represents just that much additional publicity without the additional expense to the Association. That form of advertising would be handled locally and the material required would be sent out from a properly designated distributing point.

This material would be prepared in the same way and at the same time as the rest of the material for the campaign is prepared. In this respect, there would be a considerable saving of illustration cost, etc., and we would

have the assurance that our campaign would tie up generally in all of its forms.

The units of the campaign we have planned fall into well-defined sections which will be treated separately.

MAGAZINE ADVERTISING.

The magazine campaign provides for four insertions of full page unit advertisements in the "Quality Group"—consisting of Atlantic Monthly, Century, Harper's, Scribner's, Review of Reviews and World's Work—with seasonable suggestions and attractive border designs. It provides for four insertions of quarter-page units in a list of fourteen of the leading national magazines of largest circulation in the general field—including American, Cosmopolitan, National Geographic, Literary Digest, Life, Country Gentleman, Harper's Bazaar, Vogue, Vanity Fair and Town and Country.

It provides further for two-inch single colum copy featuring the slogan in a list of fifteen additional magazines—Red Book, Collier's, Photoplay, Motion Picture Classic, Motion Picture Magazine, Christian Herald, Everybody's Magazine, Hearst's, Independent, Leslie's, McClure's, Metropolitan, Munsey's, Outlook and Theatre Magazine—four insertions each, making the total number of magazines thirty-one, and the total circulation each issue over twelve million.

It is planned to prepare all of these advertisements in advance and to equip Mr. Freund with a handsomely bound portfolio showing these advertisements. This will furnish Mr. Freund with tangible evidence of what the jewelry publicity plan contemplates.

Also in his work with the people in the jewelry industry, Mr. Freund will be able to explain the object of the campaign and thoroughly sell each member as well as prospective members with the merit of the campaign and the part they are to play.

In addition to this, we would propose the reproduction of these advertisements in a number of ways to be utilized as mailing pieces, as envelope inserts, etc., by those who have already subscribed to the fund.

NEWSPAPER ADVERTISING.

Our funds not being sufficient to purchase local newspaper space in adequate quantity the local newspapers in each city could be used to co-operate in securing a great volume of local publicity. We would prepare a series of full page advertisements featuring "Gifts that Last" and copy relating to the seasonable thought.

These we would furnish to the local newspaper with the understanding that the Association would pay for the portion of the page devoted to the heading while the balance of the page must be sold to local subscribers to the fund and would carry their local store offerings. All of the newspapers throughout the United States have representatives in Chicago and we are certain that we can secure complete co-operation from those newspapers in view of the extra advertising business they will secure.

We will also prepare a portfolio of advertisements or a sheet of advertising illustrations in keeping with the thought followed out in our magazine advertising. We would supply one of these portfolios or sheets of illustrations to local subscribers in each city.

A large majority of progressive retail jewelers are already big users of local newspaper space and we are certain that they will be glad to co-operate with the national campaign by tying up their local advertising, utilizing such illustrations, etc., as we furnish them. When running the Christmas advertisement in the magazines, we announced by means of trade paper advertisements, that electros of the advertisement would be furnished free to any of the jewelers wishing electros and a surprisingly large number of requests for the electros were received.

STREET CAR ADVERTISING.

We believe it will also be possible to secure a large amount of local street car advertising through a method similar to that we will employ in securing local newspaper advertising.

There is an organization known as Barron G. Collier, Inc., that handles the advertising for practically all of the street cars in the United States. This organization has a large corps of local sales representatives. We believe we can put up a plan to this organization that will provide for our furnishing the cards or for that organization supplying cards at cost. We will supply the Collier organization with a list of the subscribers to the fund and their local salesmen will solicit those members either for an individual or a joint campaign in the street cars in the various cities where we wish street car advertising. We will co-operate with the Collier organization to the extent of recommending this form of advertising to the local subscribing members. Tied up as it can be with the slogan "Gifts that Last" the value would be tremendous.

SECTION RELATING TO STORE OR DEALER HELP ADVERTISING MATERIAL.

We have planned a series of seasonable window displays to be utilized by local subscribing jewelers. These displays would have as their theme, the subject matter of our advertisements and would provide for arranging the window in a manner similar to the illustration in our magazine advertisements. We have arranged with a Chicago organization to handle this without extra cost to the Association.

We figure also on an attractive window display mount of the slogan "Gifts that Last" that will be carried as a standard window display unit by each subscribing member. This same device can also be provided for those distributors and manufacturers who maintain display rooms where either the consumer or retailer is invited to call.

We propose also an inexpensive transfer sign of the slogan "Gifts that Last" to be furnished to every jeweler in the country. This would be sent out by mail or distributed locally with a letter of sales talk designed to secure the co-operation of the jeweler in making a permanent display of this slogan.

Incidental to this would be many forms of novelty advertising that we propose referring to the local retailer or if more appropriate to the manufacturer or producer or wholesaler, including motion picture slides, electric flasherss, blotters, calendars, etc.

We believe it will be possible in this manner to secure a great deal of supplementary advertising at no extra cost that will be of great help in adding to the effectiveness of our general campaign.

The estimate we are attaching herewith gives the list of national magazines we would use, their circulation and total cost. It is difficult to estimate the volume of local newspaper advertising we will be able to secure or the list of cities, but it should be very large.

Providing for the continuation of our Bureau of Educational and Constructive Publicity and all other advertising, the appropriation proposed would be divided as follows:

$12,000—Bureau of Education and Constructive Publicity.
3,000—Mechanical and Art Work.
4,000—Local newspaper co-operative advertising.
36,000—National magazines.

$55,000

The foregoing report is based on our actual practical experience covering the past year and is submitted as the next logical development in the advertising programme. Each suggestion has been considered principally in its relation to the entire campaign. Our past experience in the National Jewelers' Publicity Association has been such as to lead us to feel certain that the campaign suggested can be carried through successfully.

Yours very truly,

F. G. THEARLE,
Chairman Advertising Committee,
National Jewelers' Publicity Association.

In conjunction with this was read the report of Messrs. Ross and McLaren, which read as follows:

To the Chairman and Members of the Executive
of the Canadian National Jewelers' Association:

Pursuant to the instructions of the committee, your representatives visited Chicago on April 13th and attended the meeting of the National Jewelers' Publicity Association on that day. An all-day session was held at the University Club with Mr. Morris Eisenstadt of St. Louis in the chair and almost a full attendance of the members. Reports were presented by the treasurer, by the advertising committee and by Mr. Herbert Vanderhoof of the Vanderhoof Agency, which has handled the publicity work and a very full and frank discussion of the work ensued.

The Treasurer reported that $150,000 had been subscribed for the National Advertising Fund and it was decided to continue the services of the special representative engaged in soliciting subscriptions from the trade.

The Advertising Committee reported that it had inserted the first display advertisements prior to the Christmas season in the following magazines: "American," "Cosmopolitan," "Harper's," "Scribner's," "Century," "Atlantic," "Review of Reviews," and "World's Work," one page in each. This had represented a circulation of three million readers and the cost had been $6,000.

It also made a detailed and comprehensive report on the work of editorial publicity and a recommendation as to future activities, a copy of which is attached hereto.

The advertising program for 1920-1921 includes the use of full pages, quarter pages and smaller copy in a list of over thirty magazines of national distribution, with a circulation of over 12,000,000 subscribers each issue and a total estimated number of readers of over 60,000,000.

It is also planned to prepare a series of full-page advertisements for the daily newspapers featuring "Gifts that Last" with copy relating to the thought of the seasons: a portion of these full-page advertisements will be paid for by the Association and the local retail jewelers will be given the opportunity of making their own local announcements in co-operation with the national work of the Association. The advertising program for the year will also include a similar method for utilizing street car space.

Part of the plan is to insert the larger advertisements for the purpose of influencing the jewelry buying public at the most important seasons, such as Christmas, Easter, graduation and June weddings, Thanksgiving and Valentine's Day, etc. In the creative work of the Association it is intended to make "Mother's Day" a new feature in the seasons of jewelry purchases, which will certainly make a strong appeal.

A very large number of interesting and effective slogans were submitted in the prize contest announced through the trade press, but the Committee was an enthusiastic unit in officially adopting the slogan originally suggested before the contest—"Gifts that Last," and it was unanimously agreed that this slogan should be made so national in character that its widespread use by the jewelers throughout the country would be productive of millions of dollars of new purchases in the jewelry business, and an artistic copyrighted emblem with the slogan "Gifts that Last" will be forwarded to all subscribers.

Supplementary store and dealer helps have been planned, which consist of a series of window displays for the seasons, and provide for a reproduction of the page advertisements, linking up the store of the retail jeweler with the national advertising. Arrangements will also be carried out for furnishing transfer signs for window display and many other forms of striking and novel advertising, such as picture slides, electric flashers, calendars, blotters, etc.

It was definitely decided on account of the unusual support received from allied industries, to increase the membership of the executive committee from thirteen members to twenty-one, and the following industries will be invited to elect representatives to serve on the committee: Diamonds, watches, clocks and silverware. It was also resolved that Providence, R.I., a leading centre in the manufacturing jewelry industry, should be represented in the executive committee, and that the retail jewelry trade have two additional representatives on the committee, along with one from the Canadian National Jewelers' Association.

A very cordial reception was tendered to the Canadian representatives, and a formal arrangement for affiliation between the two organizations was made, Mr. Ross being nominated as a member of the committee, pending a formal nomination by your executive.

The decision of the Canadian Association to raise $5,000 for the first year's effort was received with much satisfaction, and the advertising committee submitted a recommendation as to the method by which this amount should be expended. This provided that one-half of the sum should be devoted to editorial publicity, that is the free insertion of reading matter relating to jewelry styles, etc., in Canadian publications, and the other fifty per cent. in display advertising, including quarter-page advertisements, four times, in the following publications: "Maclean's," "Everywoman's World," "Canadian Home Journal," and the "Veteran," and a certain amount of space in the "Saturday Night" and the "Canadian Courier" at the same time. The American organization is spending $12,000 this year on editorial publicity and $36,000 on display advertising, so that the Canadian appropriation is not divided on the same basis, but it was pointed out that the publicity service bureau had been built up at a large expense and was now able to give a very effective service, so that the Canadian organization should devote a large share of their expenditure to that branch of the work. It was also noted that on account of the impossibility of securing a medium in Canada that would cover the entire country with the display advertising, better returns would possibly be secured through editorial publicity. It must also be borne in mind that the Canadian trade will benefit largely through the advertising in American magazines having a considerable circulation in Canada, and in this respect is a participant in the advantages accruing from the American expenditures.

In our opinion, the appropriation of $5,000 is too small to make an impression in the advertising field, and would therefore recommend that it be increased to $10,000, the extra amount to be spent entirely on display advertising.

With reference to the manner in which it may be proposed to raise the amount required, we would suggest that an appeal be issued to the trade in general from the secretary's office, to be supplemented by advertising in the

(*Continued on page* 56.)

THE TRADER

Official Publication of the

Canadian Jeweler & Optician

Entered as Second Class Matter In the Post Office at Toronto.

Entered as Second Class Matter, October 18th, 1916, at the Post Office at Buffalo, N.Y., under the Act of March 3, 1879.

H. GAGNIER, LIMITED, PUBLISHERS.

Richmond and Sheppard Streets,

Toronto. - Canada

BRANCH OFFICES:

NEW YORK—Room 403, 505-5th Ave.
L. M. Bradley, Representative
Phone Murray Hill 9736.

MONTREAL—171 St. James Street.
C. S. Soutter, Representative.

WINNIPEG—435 Qu'Appelle Avenue.
F. C. Pickwell, Representative.
Telephone Garry 3226.

THE TRADER AND CANADIAN JEWELER is published on the first of every month, and is the official publication of the Jewelry and Optical Trades of Canada. With it the following publications are amalgamated: The Canadian Optician, Toronto, 1906: The Jewelers' Journal, Hamilton, 1905.

SUBSCRIPTIONS.—Canada and Great Britain, $3.00 per annum in advance. United States, the Continent, and all Postal Union countries, $4.00 per annum, in advance.

Private Branch Exchange connects with all Departments. Main 6641 6642 6640

Watch Inspectors Turned Down

WATCH inspection in Canada bids fair to continue upon its present basis for a prolonged period. The agitation that has been carried on during the past year in an effort to have the railroad companies recognize in some degree the service rendered by their inspectors has proven entirely barren of result, the companies absolutely declining to remunerate the jewelers or to concede the other requests contained in the letter addressed to them following the Montreal conventions. The replies from the railroads were communicated to Mr. A. C. Skinner of Sherbrooke and were forwarded in turn by him to a number of other inspectors in various parts of the Dominion. Mr. Skinner had an idea that it might be feasible to make an appeal to the Board of Railway Commissioners for Canada and asked for an expression of opinion as to its advisability. Almost every inspector was willing to bear his share of the expense if such a course of action were decided upon, but, in view of the fact that the watch inspectors themselves are far from being a unit on the question, the concensus of opinion was that it would not be advisable to go to the Railway Board. The whole question, therefore, is shelved with but little prospect of it ever being brought up again, as the railway companies have expressed a disinclination to deal with the Canadian National Jewelers' Association, stating that they prefer to continue doing business with individuals as in the past.

The subject, therefore, becomes one for individual action, and it is up to each jeweler to decide whether or not he cares to continue the service.

The value of an appeal to the Railway Board would be very questionable, even if it were decided upon. The watch inspectors are not employees of the companies and their connection with the work is purely a voluntary one. They would, therefore, very probably not come under the jurisdiction of the Board as companies might very properly argue that any who did not value the connection were quite at liberty to sever it at any time. While the marked difference of opinion with reference to the value of the service to the jeweler continues to exist, it is probably just as well that the matter be left in abeyance, as in fact it must be as there is no other solution.

All Set for Ontario Convention

AN account of the turmoil into which the entire jewelry trade has been thrown by the luxury tax legislation, it has been decided to curtail the social features of the convention of Ontario jewelers in Toronto on June 22nd and 23rd and to make it almost entirely a straight business conference. The taxation problems are so onerous and so conflicting that the trade in general is not in a humor to indulge in jollifications. The only social feature of the convention will, therefore, be the supper on Tuesday evening at the King Edward Hotel. A strong programme has been provided, however, from a business standpoint, the chief subjects on the convention programme being covered by men of international reputation. The two sessions will be crowded with matters that deeply concern everybody in the jewelry business and it is hoped that the retailers will show their appreciation of the action of the executive in securing the attendance of such competent men to address them.

The business programme, so far as arranged, will be as follows:

Tuesday, June 22nd, 1920:

2.00 p.m.—Call to order.
2.05—Letters of regret.
2.10—Opening address. President W. S. Young, London.
2.20—Address of welcome. Mr. James Ryrie, Toronto.
2.40—Response. Mr. J. S. Barnard, London.
3.00—Address on Salesmanship. Mr. Charles T. Evans, Buffalo, former President American National Retail Jewelers' Association.
4.00—Round-table conference on National Publicity, in consultation with Mr. Herbert Vanderhoof, Chicago, director of Publicity for the National Jewelers' Publicity Association.
5.00—Report of Ontario Horological School, Limited.
5.15—Appointment of Nominating Committee.
6.00—Adjournment.
7.00—Dinner.

A question box will be placed in the reception room in which notice of subjects delegates wish discussed may be given.

Wednesday, June 23rd, 1920:

9.00 a.m.—Answers to Question Box,
11.00—Address, "Cost of Doing Business," by H. Victor Wright, secretary, Brock & Co., Los Angeles, Cal.; director Jewelers' Research Bureau, American National Retail Jewelers' Association.
12.00 p.m.—Unfinished business.
12.15—New business.
12.30—Place of next year's convention.
1.00—Adjournment.

The committee on entertainment is composed of Messrs. Ben. Chapman, M. R. Friend, Albert Cuff, Percy Roden, R. Ellis, R. J. Abbs, and H. B. Kent. The headquarters of the convention will be at the King Edward Hotel, where the dinner will be served on the evening of the first day. The dinner will be purely an informal one, to which visiting ladies will be invited, and the after-proceedings will

also be devoid of formality. Short addresses will be given by Messrs. Thomas Roden, M. C. Ellis and others, and a moving picture film depicting the processes in the manufacture of a watch will be shown through the courtesy of the Elgin National Watch Co.

A Survey of the Jewelry Business

A RETURN was secured recently from the Bureau of Statistics at Ottawa showing the result obtained by the industrial census taken in 1918 so far is it affects the jewelry trade. The following are the figures:

Item.	Toronto.	Ontario.	Canada.
Establishments	44	248	459
Capital invested	$1,709,343	$3,015,727	$5,090,563
Employees on salaries ..	Inc. below	164	304
Salaries paid	Inc. below	207,602	374,254
Employees on wages ..	651	896	1,803
Wages paid	$ 649,814	$ 719,192	$1,401,921
Cost of materials	986,633	1,242,297	2,162,112
Value of products	2,127,423	2,928,984	5,671,506

These figures are supposed to cover all jewelry manufacturing concerns and concerns in which watch and jewelry repairs are carried out. Their value, therefore, may be considered highly problematical as they evidently include a number of retail stores, as there are not 248 jewelry factories in Ontario, nor 459 in Canada. There are, however, 58 in Toronto, so it is evident that the figures are hopelessly astray.

It has been proposed that an accurate survey of the Canadian jewelry trade should be undertaken by the C.N.J.A. Such a project would entail a large amount of work, especially of a clerical character, and would also require the complete co-operation of all members of the trade. It would be highly valuable, however, in showing what a substantial factor the jewelry business is in the industrial development of the country, and would no doubt prove an eye-opener to the Government officials and politicians who generally look upon the jewelry trade as an excrescence. The matter is now under consideration by the National executive.

Better Work, or Worse!

IN an address on "Precious Metals Applied to Jewelers' Art," reproduced in this issue, George H. Dyson, of New Britain, Conn., expresses the opinion that the Egyptians and Greeks were the only real artists from the artistic point of view, that we to-day are very poor imitators of them, and that compared with them we know very little about metals as applied to the arts.

While there is much to lend color to Mr. Dyson's views, there is also much to modify them. For one thing, we must consider the masses of jewelry that are turned out to-day in comparison with what was turned out five thousand years ago in the height of Egypt's glory. But few, then, wore jewelry of the type found in Egyptian excavations, and those few were in a position to demand the best. Nowadays everyone wears jewelry; and while large quantities of the best variety are turned out, they are swamped beneath the disproportionate bulk of the cheaper, more poorly designed, unartistic varieties.

In the opinion of one of Canada's most famous archaeologists, previously expressed in these pages, the really expert jewelry craftsman of to-day need make no apologies to his predecessors in the craft. Even though it be granted that he lacks the initiative, the patience and the skill to execute masterpieces with poor tools which characterized the ancients (which point is debatable), there can hardly be any question but that, with his wider knowledge of others' successes and failures, his ability to work quickly and with meticulous accuracy, and his improved tools, he is, as far as his individual achievements are concerned, the equal, if not the superior, of the best of bygone ages.

Unfortunately, however, the expert craftsman is the exception rather than the rule, and for the average craftsman Mr. Dyson's warning is only too necessary. His plea for trade institutes is particularly timely.

Standard Price List Issued

DURING last month, every jeweler in Ontario was supplied with a copy of the latest revised minimum price list on watch, clock and jewelry repairing. It is hoped that this will be preserved in a suitable frame as future lists will be issued on the same size and style of card, so that the change can easily be made. This is the standard price list for the Canadian trade and is presumed to be low enough to meet conditions in every locality while not being beyond a fair price in any particular. It should be observed, therefore, as a minimum list, although it may be varied in some respects where high overhead expenses necessitate greater returns. Its purpose is to stabilize prices in the matter of repairs and, when conditions change, it will no doubt have to undergo revision.

Where Jewelry is Esteemed

IN the waning light of a blizzardy winter's afternoon it is pleasant to sit by an open grate fire and read adventure tales of the tropics. It is still more pleasant, when the mercury is climbing heavenward, to gloat over mental pictures of great glaciers and mountains of ice. Similarly, with the budget still painfully fresh in mind, and the results of it being brought home to you more emphatically each day, it may be cheering to reflect on a country in which jewelry is not regarded with disapproval by those who sit in high places.

The country in question is Argentina, and while customs tariffs there are high enough, they do not discriminate unduly against jewelry. Under the old schedule, jewelry divided honors with unmanufactured lead and iron, watches, sewing machines, and some farming machinery, in being the lowest on the list of taxable commodities.

In a recently proposed tariff revision, iron and steel, artificial manures, sewing machines, tools and machinery were put on the free list, while a reduction of tariff was made on other essential products and a great onslaught made against "luxuries." Some of these latter were attacked to the extent of a 50 per cent. tariff—but not so jewelry, which, although raised from five to 20 per cent., at that figure still ranks lowest on the list of luxuries and from five to ten per cent. lower than such necessities as red lead, harness, porcelain, etc.

They appreciate the worth of beauty in Argentina.

Maximum Scale of Discounts

CONSIDERATION of the replies given by the manufacturers and wholesalers of Canada to the questionnaire sent out on the subject of the reduction of discounts and shortening of terms was given at the May meeting of the executive of the C.N.J.A. While considerable difference of opinion was shown with regard to details, there was absolute unanimity on the point that there was no justification for long credits at the present time and that the nearer the trade approached to a cash basis, the better it would be for all concerned.

Of the replies received, one firm was in favor of uniform terms of 5 per cent., 30 days, net 90 days; twelve

firms approved of the suggested scale of 3 per cent. 30 days, net 90 days; four favored 3 per cent. 30 days, net 60 days; one was already committed to 2 per cent. 30 days, net 90 days; five preferred 2 per cent. 30 days, net 60 days; three were working on 2 per cent. 10 days, net 60 days; one on 2 per cent. 10 days, 1 per cent. 30 days, net 60 days; one, 2 per cent. 10 days, net 30 days; two, net 30 days, while three firms considered that such a question was one that each firm should settle for itself and not one that any organization should endeavor to regulate.

In view of the decided trend toward the curtailment of credits, the executive decided that it was unnecessary to go any further in the matter but that it should be recommended to the trade in general that the terms of credit should not exceed three per cent. 30 days, 90 days net, with interest on overdue accounts.

New Members of C.N.J.A.

MEMBERSHIP certificates in the C.N.J.A. for 1920 have been issued since last month's issue as follows:

Wm. Andrews, St. Mary's; W. W. Porte, Brighton; Bowlby and McConnell, Aylmer; G. N. Counter, Simcoe; R. K. Robinson, Waterford; N. Agranove, London; G. Seifert and Sons, Quebec; Felt Bros., Oshawa; Ferguson & Page, St. John, N.B.; Ellis Bros., Ltd., Toronto; Henry Birks & Sons, Ltd., Montreal; Patterson Bros., Sault Ste. Marie; F. R. Hurst, Ft. William; D. H. Patterson, Strathroy; W. I. Keeler, Prescott; H. B. Coates, Brockville; W. M. Haskett, Brockville; F. B. Steacy, Brockville; H. Sansfacon, Grand Mere, Que.; Porter & Nelson, St. Thomas; Thos. C. Johnson & Sons, Halifax; F. J. Brown & Son, Galt; Norman Marshall, St. Catharines; W. Craigie, Cowansville, Que.; E. P. Battley, Sarnia; Ryrie Bros., Ltd., Toronto; J. C. Barr, Sarnia; C. H. Hepinstall & Sons, Ltd., St. Thomas; W. W. Wellner, Charlottetown, P.E.I.; R. J. Rodger, Kingston; E. H. Flach, St. Thomas; Shute & Co., Fredericton, N.B.; E. A. Fairlie, Southend, Ont.; A. C. Stanners, Toronto; D. G. Harris, Hamilton; L. S. Knowlton, Leamington; Frank T. Proctor, L. V. Ostrander, W. J. Sheppard, Toronto; R. C. Inkster, Hamilton; F. C. Bezanson, Sydney, C.B.; F. S. Savauge, Seaforth, Ont.; Jno. C. Diggins, Hamilton; O. R. Steadman, Thorold; Jas. L. Wilson, Woodstock; Mappin & Webb (Canada), Ltd., Montreal; Mrs. W. H. Kearney, Renfrew; Class & Stoner, Parkhill; C. J. Larkworthy, W. A. Cameron, Mitchell; F. T. Armstrong, Lucknow; E. Luckhardt, Wm. Goebel, New Hamburg; W. A. Johnstone, Listowel; G. E. Meredith, Toronto; R. L. Adams, West St. John, N.B.; A. A. Smith, Truro, N.S.; R. Chisholm, Niagara Falls South; Thomas Lees, Hamilton; A. N. Pequegnat, Brantford.

Alberta Jewelers Association: D. A. Kirkland, Edmonton; P. B. Nett, Provost; W. F. White, Stettler; Chas. Long, Drumheller; M. B. Bower, Castor; G. M. Godley, Claresholm; H. C. Jacques, Vulcan; B. Davis, Strathmore; L. T. Westlake, Taber; H. B. Kline & Son, Edmonton; H. H. Humber, Red Deer; R. W. Russell, Macleod; D. E. Black & Co., Calgary; E. A. Ewert, Lethbridge, C. H. Turnbull, Big Valley; Reliable Jewelers, H. R. Chauncey & Co., Calgary; Andrew Common, Mirror; R. A. Wright, Armstrong & Raworth, C. B. Bender & Co., Lethbridge, J. T. Doney, Macleod; A. B. Cook, Medicine Hat; M. Sadousky, Lethbridge; W. Glauser, Ponoka; H. C. Hollenback, Hardisty; P. Borud, Camrose; R. H. Uren, Moffat Bros., Calgary; Theo. E. Strutz, Hanna; Parsons Bros., Lacombe; A. B. Mitchell, Red Deer; Ash Bros., Edmonton; G. F. Ritchie, Calgary.

Saskatchewan Jewelers Association: Crichtons, Ltd., Moose Jaw; W. T. Stephenson, Watrous; F. W. Wright, Prince Albert; W. T. Mitchell, Strassburg; J. Krueger & Co., Moose Jaw; J. Syman, Diamond Jewelry Co., Western Jewelry Co., Regina; A. L. Thompson, Saskatoon.

Wholesalers: McGeachie & Holdsworth, Calgary, Alta.

Manufacturers: Caron Bros., Montreal; Anthony Bros., Toronto; R. H. Ingersoll & Bro., Montreal; Standard Silver Co., Toronto.

Marriage License Issuers Uneasy

BEFORE the budget was brought down, the jewelers of Ontario thought they had a real grievance when a bill was introduced in the Legislature by Dr. Stevenson of London, providing that all marriage licenses should be issued by municipal clerks and the privilege taken away from jewelers. Strong protests were at once forthcoming from all sections of the province and representations were made to the Minister in charge of the department affected. It was pointed out that the municipal clerks were not as a class in any way superior to jewelers in mental acumen and that so far as safeguarding the issuance of licenses, it was an individual question. If the Government found that any issuer was not appreciative of the responsibility of his position, it was in order to take away the privilege, but in view of the fact that municipal officers worked very limited hours and jewelers were practically always available, it would be much better to leave the system as it was, from the point of view of the convenience of the public. The C.N.J.A. went into the matter with Hon. Mr. Nixon and the bill was withdrawn. Now that the House has prorogued for this session, there will be nothing heard of it for a year at least, but the Government has under consideration the whole question of the solemnization of marriages and it is extremely probable that the subject will be up again next session. It therefore behooves every jeweler to exercise the care and consideration in issuing licenses that the importance of the matter deserves in order that their case may be as strong as possible.

Licenses for Jewelers

A LICENSE system for merchants is among the proposals in connection with the new luxury taxation that appears to be worthy of commendation. If such a system were adopted and a turnover tax established, it would be necessary for every dealer, no matter how small, to keep an account of his sales and it would be a very easy matter to check up the amount due to the Government. The danger of losing the license and being put out of business would serve as a very strong deterrent to those who were inclined to beat the Government while the application of the tax to every article in stock would necessitate that it be taken into account as part of the overhead expense and the public would hardly know that such a tax was in existence.

Increase in Costs not Large

RELIEF from the seven and a half per cent. customs tax on imports affords a considerable measure of relief to the jewelry trade, but there still remains the serious injustice of the customs authorities requiring importers to pay duty on the U. S. luxury tax. They take a $100 invoice and arbitrarily say that its value for duty purposes is $105, because the consumer in the United States must pay 5 per cent. on the selling price. This costs the Canadian trade an extra 35 per cent. on $5 or $1.75 on every hundred dollars worth of goods. Now there is added to this the extra one per cent. on imports which is also

figured on the basis of $105, so that the importer pays $1.05, or a total of $2.80 in addition to the regular 35 per cent.

It must be borne in mind when estimating the new luxury taxation that in addition to the elimination of the war tax, the ten per cent. formerly levied on imports and manufacturers has now been taken off. This ten per cent. was payable on the duty paid value of imports which figured out as follows:

Value of invoice	$100.00
Duty 35 per cent. on $105	36.75
Duty 7½ per cent. on $100	7.50
Excise 10 per cent.	14.43
	$158.68

It will therefore be seen that on imports the trade was paying 7½ per cent. and 14.43 per cent., or a total of practically 22 per cent., so that there is only a slight increase in cost to the ultimate consumer by reason of the twenty per cent. tax on retail sales.

No Time for Pessimism

AN unwarranted wave of pessimism has swept through the jewelry trade following upon the announcement of the new schedule of taxation outlined in the budget speech of Sir Henry Drayton. While the proposals of the Commissioner of Taxation are iniquitous and a heavy handicap to business, there is no reason to argue that the whole trade is going to the demnition bow-wows. When the last excise tax was announced, there were those who predicted an awful slump in the jewelry business, but the result was an unprecedented prosperity. The advertising that jewelry received at that time was no doubt responsible for a great deal of the new business, and it must always be borne in mind that when an attempt is made to legislate people out of getting what they want, the desire of possession is rendered doubly strong. The trade could absorb the new taxation easily and pass it along to their customers with little trouble, and this is no doubt what will happen if no relief is obtained at Ottawa. The public's memory is very short.

In considering the new taxation, one must remember that the 7½ per cent. war tax on imports has been abolished as well as the 10 per cent. excise tax formerly paid by manufacturers and importers. The latter amounted really to 14¼ per cent. as it was charged on the duty-paid value of imports, making a total of 22 per cent. As against this, there is an added import duty of 1 per cent. and the 20 per cent. collectible by the retailer, so that the increase in cost to the ultimate consumer is really only about four per cent. On domestic jewelry the increase is about nine per cent.

Jewelers who talk about selling out and those who cancel all orders are taking altogether too serious a view of the situation. This country is just on the eve of its real development, it has the greatest future of any country in the world, and the reward of the business man who holds his head and gets right down to brass tacks is as certain as anything can be. The jewelry trade now has a good organization, it can to a large extent control its own destiny, but pessimism will never get it anywhere.

Billions of dollars' worth of time is wasted every year by people talking who have nothing to say and repeating that over and over. Cut out stupid repetition. It may be all right for a merry-go-round to travel the same track until the music stops, but that isn't the function of a business man.

Physical Culture for Jewelers

Rise 7 A.M.

Stand in the middle of the room, raise arms slowly over head, take deep breath and say "Damn the Government," lowering arms in attitude of despair. Ten times.

Extend body flat downward on floor, cover eyes with hands, kick heels, think of your lost sales and weep, till dry.

Assume sitting position, hands on hips, sway gently to and fro and concentrate on Mr. Breadner until a generous frothing at the mouth sets in. Till exhausted.

Collapse on floor. Grovel vigorously, think of the excise tax and gnash your teeth as in anger. *Ad. lib.*

While cooling off try to get a number on the telephone.

NOTE—Observe this simple regimen every morning before breakfast and you will reach the store with most of the cares and troubles of the day already out of your system

Roots and Fruits of Personal Efficiency

Some poet has said,

"The lightning bug—it has no mind,
It goes stumbling through the world
With its headlight on behind!"

The roots of anything is that part which extends below the surface and draws nourishment from the surrounding earth. The fruits are the ultimate results for which the plant has lived.

The personal efficiency tree has three roots, Will Power, Determination and Direction. If these three roots are sunk firm and deep into the soil of good clean character, nothing short of a cyclone of ill health will tear out our plant of personal efficiency, and even then it may send down new roots, and begin again.

Will Power, Determination, and Direction demand that a man make the most of himself and his opportunity. It will force him to keep on the job with his head lifted for every breeze of knowledge and short cuts that blows. These roots will nourish and cause the main trunk of the tree to thrive like a green bay tree, if no pesky worms or tweezer mouth beetles of bad habit find a lodgement. But real old double and twisted Determination won't let 'em. And the sturdy tree will bear fruit, good sound fruit in the way of

1. Calm, confident personality
2. A cheerful, modest bearing
3. An inner consciousness of strength
4. A circle of loyal friends
5. An increasing earning capacity
6. An ambition to serve well
7. A desire to keep abreast of the times
8. A comfortable balance in the bank
9. A faith in God and man

Many a man has been doomed to commonplaceness because he was satisfied with the standard "Good enough."

Many a captain of industry has climbed to his place of eminence through his mastery of details. Even if he entrusted them to others, he held the others responsible for their performance.

Summer Jewelry Across the Line

By Estelle Arnold.

IN the selection of a gown, the question as to whether the mode was created in Paris, London, or Asiatic Turkey, is not of the slightest moment to the average American woman; likewise the praise of the modiste falls on deaf ears, if the reflection of her mirror is not to milady's fancy.

With like independence does she follow the matter of detail, even to the small accessories to her toilette, which have such a wide scope this season, with the many varied styles to select from.

As an instance, the short sleeves have given an impetus to bracelets; several may be worn on one arm, especially of the slender type. The bangle bracelet is much favored. The handsomest of these are the small animal bangles—tiny rabbits, horses, dogs, etc., of diamonds, sometimes with a dash of color added in the way of sapphire, ruby, or emerald. These are most effective when the circlet from which the bangle is suspnded is composed of small diamonds mounted in platinum.

In these days when it is frequently hard to say who is a matron, so far as appearance goes, to relegate a fashion to any particular period in life is rather far fetched. The debutante and her elder sister both wear the slender bracelets, several in number, on one arm; the bangle bracelet, midway between elbow and shoulder; and the anklet. The popularity of the anklet grows but slowly, but that it will come to the fore, especially for dancing, is without doubt, as even now the matter of adding a jeweled ornament on the ribbon of the dancing slipper that encircles the ankle is gaining slowly and steadily.

The more elaborate bracelets of exquisite workmanship, with mountings of cameos and diamonds, richly jeweled, the much-sought-for period (or "antique") bracelet—any of which should be worn alone—would, presumably, be attributed to the elder sister. But bracelets are bracelets, and so are worn by all womankind in conformity with good taste and occasion.

A DECIDED MODE IN COLOR.

As a decided mode in the way of color, especially for sport wear, green, so applicable to the season when the whole world radiates in its every tint, is meeting with great favor, vieing with nature in its beautiful tones.

This is apparent in materials that range from the apple, or pale yellow green, in combination with a deeper green; Nile, the green with a blue tone; jade, a cabbage green, the popularity of which runs to every conceivable idea—from these to that rich, brilliant green named for the gem color. The opportunity here afforded in the blending of green in gems and gowns is most opportune.

Prevalent in ornaments, in gold or platinum mountings, are seen the chrysophrase, jade, olivines, peridots, tourmalines (in the palest to the deepest sea green of the darker tourmalines) and the most beautiful of green gems, the emerald.

The pearl adds a richness to many of the mountings. The brilliant emerald, for one, finds its mate with a pearl of fine orient; while in a parure of Chinese Jade the mountings of which are of pale gold, in the earrings a pearl supports the graceful pear-shape pendant of jade, and is suspended from a mounting of this pale gold in which rests a small green stone. The necklace of this, entirely of graduated beads, falls just below the bust line; and the crescent shaped mounting for the amber comb is ornamented with jade and very small pearls.

Green is a decided mode and its many combinations favor the wearing of a variety of different gems. Pearls and onyx go well against this background, but there are other combinations equally as modish: French blue and flesh, with which the jade blends admirably; old rose and French blue lend favor to the sapphire; with ceil blue and lavender no gem would be more appropriate than the amethyst—and so may the different color schemes be followed in the selection of the gem.

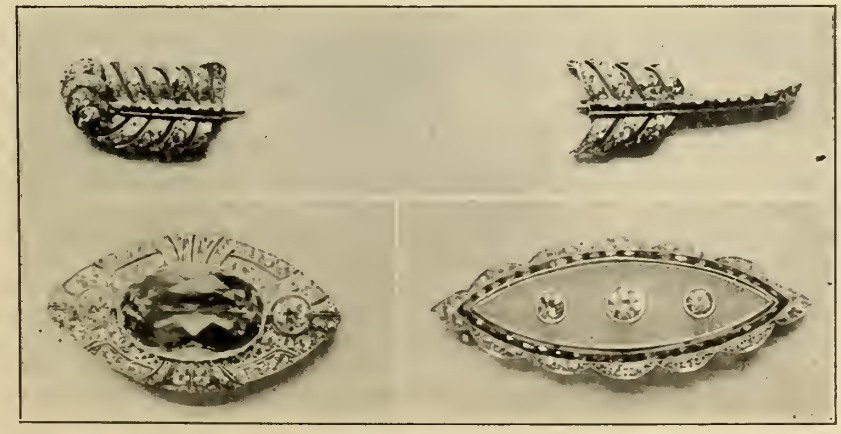
The many beautiful flower patterns in the season's materials are a matter of moment, as with the open-work mountings care should be taken that the effect be not lost by an inappropriate background .

ATTRACTIVE AND SMART.

Many of the season's gowns show ruffles. There is the gown with a three-flounced skirt, and there is that with the smaller ruffles to the waist line—the smaller the ruffle, the shorter the sleeve. Then there is the directoire coat in sheer material, some in the handsomely embroidered batistes; the sash, from the Roman stripe worn in Spanish fashion, to that of soft silk and tulle, all worn low on the left side of the gown. Such modes are more or less quaint and with the appropriate jewels can be made most attractive.

The earrings and high collar go hand-in-hand, so does the blouse set: the small bar pin for the collar and cuff pins to match. The handsomest of these are the arrow or bow mountings of diamonds and platinum, both of which mountings in bar pins are very popular. Another new and beautiful mounting is the feather, the jeweled design of which vanishes at the point where the pin enters the fabric to re-appear again where the pine leaves the fabric at the other end. It is as though the cloth had been actually transfixed by a feather.

An opportunity that is not lost sight of for the very smart appearance attainable by its proper combinations of jewels is in the sport style of dress, which is here not only in the proper material for outdoor sports and travel, but in



Upper—Diamond and calibre ruby pin. One end is attached to pin; the other becomes a sheath for the pin where it issues from the fabric. Lower left—Diamond and aquamarine brooch. Lower right—Diamond and calibre emerald brooch on carved rock crystal.

the daintiest of colors, and white, in glove silk, crepe de chine, the light-weight summer catins, and light-weight white cloth. A pretty touch of color to these white costumes is the collar, or turned out facing, extending the full length of the coat, and the belt of green or old rose. To add to their smartness is the sport hat of green and white or old rose and white.

Each of these serves its purpose and so their accessories are not lost sight of. At tennis, to hold the flowing ends of the Windsor tie, there is the long bar pin—perhaps a tennis racket, a tiny pearl mounted on its open work; or to follow the idea of green, a tiny ball of jade. The small finger ring with one of the many green gems set *en cabachon* is worn with this, and the rolled-up sleeves have links of the same stone in their cuffs. A belt of green leather, with monogram buckle of gold, goes to complete the costume.

Milady's sleeves are turned down for golf, and show her cuff links. She wears a stock with a stick pin. The ring is still on her finger. But she has added her vanity case, which is suspended from her belt. However, at no time would she feel entirel complete without her wrist watch. It must be with her—perhaps in handsomer form, but nevertheless there when in her sport dress of daintier material. The cool linen blouse has been succeeded by that of georgette, lace, silk, or batiste, and she places on her finger her newest ring, that round gem, half inch in diameter, surrounded with diamonds; selects from many the bar pin of two almost equal rows of small diamonds, with calibre emeralds as an interline, its centre mounting a small bow of diamonds with calibre emeralds in the knot, or if this be not in keeping, one of the many that her jewel case may contain.

The brooch and pin are a necessity and as such she has gathered quite a selection, from the small handy pin of pearls or diamonds, or colored gems, to the handsome bow of diamonds that is not too heavy in appearance for her dainty summer frills.

It is so with her necklace, the length of which is that most fitted for her style. How very handsome these have become; conceive but an idea of combination and it is realized by a visit to any leading jeweler.

Side by side with the ever-admired pearls, there is the matrix of amethyst and of lapis lazuli; those of jade from the deepest green to the palest Nile and white; and combined is the onyx with crystal as an oddity, amethyst with crystal, and so on.

Perhaps it was the baby—who will grasp at any bright object about its mother's neck—that first instigated the idea of bead work; as if you will place bright pebbles within its reach, the next thing you know it will be ornamenting nose and ears with these bright objects.

Beadwork and amulets of stone and earthenware formed the bulk of the ornaments of the early Egyptians. It is noteworthy that in such ornaments each bead was made for its own place in the general schemes. These beads of pottery, glazed with blue or green, were made of varying patterns, not only what we now generally term "beads," but in shapes somewhat like dumbells, hawks, shells, etc., and hollow gold beads and fragments of carnelian were interspersed with them.

During the XII Dynasty a fine period of bead work began, but it was during the XVIII Dynasty that this work reached its highest pitch of perfection, and to the original shades of red, blue and green many colors were added, new patterns made, and small ornaments interspersed in the necklaces. Then came the period of glass beads and in Roman times these were principally used. They were curiously striped and spotted and great care was used in their manufacture. Ivory and pottery beads were also made, but with no people did these personal ornaments have a deeper meaning than with the Egyptians, this being regarded far above their beauty and workmanship.

To the woman of the present day her necklace also has a meaning, a very deep one, whether it adds to or detracts from her personal appearance, and as it can be made, with the proper selection, a very added attraction, its popularity is likely to increase rather than decline.

Playing the Game

By B. C. Forbes, in "Forbes Magazine," New York.

The fellow who isn't fired with enthusiasm is apt to be fired.

Excess is an arch enemy of success.

If top-notch effort yields no happiness, there's something wrong either with you or your efforts. Sit down and do some analyzing.

After all, you've got to give full, fair value. Or you won't last.

Carelessness and failure are twins.

The most valuable "system" is a good nervous system.

Saving is Having.

If you have half an hour to spare, don't spend it with someone who hasn't.

Don't simply see how you can "put in the day." See how much you can put into the day.

Never contrive to make it easy for your concern to get along without you.

Make sure the prize you chase is worth the price.

If you cultivate your talents you'll always find an opportunity to use them.

When in a fix, sweating will get you farther than swearing. Let mules do the kicking.

Honking your horn doesn't help so much as steering wisely.

Don't expect poor work now to lead to brilliant work hereafter.

You have no idea how big the other fellow's troubles are.

It's all right to aspire to control others, but have you begun with Number One?

Notice that two-third of "Promotion" consists of "Motion."

There is a better market for smiles than frowns.

The highest form of salesmanship is nothing but service.

The only influence worth having is the influence you yourself create.

The wages of idleness is demotion.

There is no higher rank than that of worker. No title can ever make a loafer a noble-man.

There must be output before there can be income.

Defeat is often a spur to victory.

The best reward is sense of worthy achievement.

Good times for all can only be the product of good work by all.

Composition and Use of Enamels

By M. P.-VERNEUIL. Translated by Irene Sargent

(Continued from last month.)

It now remains to review the different manners of employing the prepared substance. According to the effect desired, and the result to be reached, the worker in enamel has, at his disposition, several widely different processes. These are: the *champleve,* the *cloisonne* (cellular structure), the perforated *cloisonne,* and the *basse taille* methods, and the means of producing painted enamels. We shall here consider the first three of these processes.

The *champleve* method consists in excavating in a sheet of metal small cavities, which, when filled with enamels of selected colors, form the design; the remaining metallic parts—gold, silver, or copper—forming the outlines and the details of the composition.

Following is the description of the process. The design having been traced upon the metal, and the thickness of the parts to be retained being precisely determined, the artist, by means of a graving-tool, surrounds these parts by a fine line incised in the metal. Then, with the aid of the gouging chisel, or burin, in the case of more extensive parts, he excavates to the desired depth the cavities which are to receive the enamels. It is needless to say that the deeper the cavities, the deeper will be the color of the enamels there inserted, since the paste will be thicker. This statement applies only to transparent compositions.

Often, in order to rough draft the work the artist has recourse to corrosions made by diluted azotic acid. To effect this result the metallic areas to be reserved are covered with a protecting varnish, as are also the undersurface and the edges of the sheet of metal. The acid corrodes the copper or the silver; subsequently the piece, having been rinsed thoroughly and freed from the varnish, is finished with the burin or the gouging-chisel.

The backgrounds can be wrought and thus present interesting areas, seen through the transparent enamel, when this effect is permitted by the nature of the paste. These parts can be either fretted by the lathe, or chased by the tool. In the latter case, strokes of the graving tool are given in order to form different ornamental motifs.

The metal is now ready to receive the enamel: the entire design reserved in relief. But first, the piece must be subjected to a searching cleansing process designed to free it entirely from all fatty or foreign substances. The following is the method of procedure: The metal is first heated in the oven, care being taken not to render it red hot, which temperature would destroy the life of the work and leave it without accent. Then follows the process of freeing it from grit, effected by diluted azotic acid; finally come soaping, rinsing and drying in the oven. Beginning with this moment, the enamel can be safely applied, provided that the piece does not suffer the least contact of the fingers. The enameler has previously tried his enamels, combined his color-tones, arranged his gamut. He therefore advances confidently and not led by chance.

Using small spatulas, he fills the cavities with moist enamels and selected colors. He fixes thin and successive layers, so as to obviate the bubbles which may occur. Each layer, thoroughly dried, is passed through the oven before the application of the one following. We shall learn later how these firings are operated. Those layers which have a somewhat extended area, must be pressed and leveled carefully by means of the spatula. Three or four layers are usually sufficient; the last being somewhat heavy, so that after the final firing the enamel slightly projects and overflows. This thickness is given to avoid the cavities which might appear after the polishing of the piece.

When a piece is to require a long time for the application of the enamels—several days, for instance—it is preferable to mix with them a slight solution of gum tragacanth. For the powders in drying, might mingle in spite of every precaution. On the contrary, the gum, causing them to assume a slight consistency, prevents this accident, which would destroy the work. In the firing, the gum is consumed, without leaving a residuum.

But another precaution is to be observed in enameling a thin and large sheet. The capability of expansion of the metal is greater than that possessed by the enamel. Therefore an unhappy result occurs at the cooling. The metal contracts much more than the enamel, and loses its shape, while the latter cracks and scales by yielding to the action of the metal. In order to overcome this great difficulty, the precaution is taken to counter-enamel the piece; that is to say, to enamel it upon the reverse side, and to fire, at the same time, these two enamel coatings whose effects are reciprocally destructive.

At this point, we must occupy ourselves with the most important process—that of firing—which is often the source of disappointment and failure for the most skilful and careful artists.

The methods of firing, or rather the combustibles employed, are different; although all of them aim at the same result: charcoal, coke, petroleum and gas have all their strong partisans. But while the agents of firing vary, the process of firing itself remains always the same. It may be described as follows:

The furnace of the enameler is made from fireproof clay and provided with a muffle of the same material. For the muffles designed for the firing of large pieces, brick ovens are constructed. The muffles are open or closed according to preference. In the furnaces heated by coal or coke, they are open, and usually intended to form a simple chamber in which the piece to be fired is introduced. On the contrary, in the furnaces heated by petroleum or gas, these chambers are tightly closed, in order to protect the objects against the direct action of the long tongues of flame. Lastly, whatever, may be the mode of heating, the furnace is ready for use when the muffle is uniformly red hot.

The piece to be fired is first thoroughly dried by means of a worn cloth having absorbent qualities; then it is placed near the furnace and turned frequently, in order that evaporation may be complete. The piece is mounted upon a very thin cake of fireproof clay. At the proper moment, the clay is seized by pincers and slowly forced into the furnace. It is then that the enameler must follow his work with a watchful eye. The slightest inattention may be productive of fatal consequences, the least of which can easily annihilate the long cherished work. The piece is turned upon its mounting, so that its different parts receive an equal degree of heat. Then, when glazing has occurred, it is withdrawn carefully and cooling ensues gradually.

The firing is usually accomplished at a temperature of eight hundred degrees approximately.

If it be necessary again to apply the enamel and to

re-fire, the same operation is repeated the required number of times.

Among the too frequent accidents of firing is the collapse of the metal sheet. It is well to have at hand a plate of sheet iron, having the same form as the piece to be enameled and covered with pulverized red ochre. At its exit from the furnace, the piece, still soft, is applied to it, and by aid of the spatulas a rapid work may be accomplished restorative of the lost firmness. The red ochre prevents the counter-enamel from adhering to the sheet iron.

After the successive applications, the enamel is finally deposited in the desired quantity, or even in excess. It then remains to form and polish the surface. For this process files are used, together with emery-powder growing finer and finer in grain. At last, the piece is again fired, in order to glaze it.

A still more perfect and absolutely mirror-like polish may be obtained by submitting the enamel to a wheel of alder-wood, moistened with water holding very fine pummice-stone in suspension.

The enamel is now finished. It remains only, if the piece be of copper, to gild the visible parts of the metal, if such be the intention of the artist.

Of more frequent use than the *champleve,* the *cloisonne* process possesses advantages over the first named, as well as having certain disadvantages from which the other process is wholly free. The disadvantages can be epitomized as follows: in the *champleve,* the reserved line of metal can be rendered expressive; it can vary in thickness, expand, diminish, and receive accents. In the *cloisonne* method, on the contrary, the metal thread forming the design is incapable of expression. It is true that threads of varying thickness may be employed, but the same line can not, at a desired point, expand into a metallic area. But this disadvantage is compensated by a greater freedom of treatment, and, at the same time, by a greater rapidity of execution.

In this method, the metallic partitions which are found in the body of the *champleve,* are here replaced by movable partitions, separately made and soldered upon a background. The remainder of the execution is identical in the two methods.

A strong and clear design is first made. Then, upon this design or upon a very exact tracing of the same, with the aid of fine pincers, thin metallic bands are so turned and curved that they will reproduce perfectly in the enamel every outline of the design. These metallic bands, one millimetre or less in width, are, according to the case, of brass, silver, or fine gold.

We have thus seen that the lines of the design can be exactly reproduced by means of the metallic bands. It now remains to fix these partitions to the background of the piece. To this end two processes can be used.

Upon the piece the design has been carefully drawn or transferred. Little by little, the partitions are put in place, and there fixed by the agency of silver solder, with the result that the partitions are incorporated with the metal itself. Usually, however, to insure greater rapidity, the piece is lightly enameled with the flux, and upon this stratum of enamel the design is transferred by means of greased paper. A slight firing is then given. The fatty substance is volatilized and the coloring matter remains. Then, the partitions are put in place and fixed by gummed water. Small deposits of enamel are now made at the angles and the intersections of the metallic bands. The piece is fired and by this means the partitions are firmly established. Finally, as in the *champleve* method, the piece is charged with the enameling substance, fired and finished.

But in the *champleve,* as in the *cloisonne* method, there exists an important resource, which the artist uses with great effect, and of which we have not yet spoken. This is the *paillon* (spangle).

By this name we designate thin leaves or particles of metal, which, placed beneath transparent enamels, impart to them a brilliancy which could not be otherwise obtained. Three metals are thus used: gold, platinum and silver. First, an exact tracing is made of the parts destined to receive the spangles. Then the metal leaf to be cut is placed upon a thin board of fine-grained pear-tree wood, or upon glazed cardboard, when the tracing is applied to it. Now, with a delicate and very sharp knife, the tracing and the metal are cut together according to the pattern; the paper preventing the metal leaf from crinkling, or tearing.

By means of a brush the metal area to be covered with enamel has been coated with a solution of gum tragacanth, or with mucilage made from quince cores. Following this, the spangle is seized and applied by pincers to the metal, a light pressure being exerted. The gum having dried, firing is sufficient to fix the metal, which is subsequently covered with enamel of the desired color.

Other methods, which we shall not describe, are still in use. But a simple observation of importance may here be made. It concerns the change effected by the tone of the metal upon the tone of the enamel which covers it. It is thus, for instance, that the same green is cold upon silver or platinum, and warm upon gold; that a red upon gold is brilliant, while a blue is dulled upon the same metal. Knowledge of these facts is the result of experience and observation, for it must be remembered that a transparent enamel participates of necessity in the tone of the metal lying beneath it.

It remains to describe perforated enamels; that is to say, enamels supported only by their adherence to the metallic cells or partitions, without having a background of metal.

To produce such specimens two processes are employed which we shall rapidly describe.

Usually the perforations of the object are made in its own substance; that is: the object is formed of a single piece from which the figures to be replaced by enamel have been cut out and removed. Thus, for instance, in a green leaf, surrounded and veined with gold—the veins ending at the surrounding line—all the green part is removed, the veins adhering to the line of contour alone remaining. The green part is subsequently replaced by enamel. The metal being thus perforated, the enameling is begun by increasing the thickness of the partitions, and the operation is repeated until the voids are filled. But in large and important pieces in which the voids have an extensive area, a support of pure gold is placed beneath the enamel; a proceeding which is equivalent to the *cloisonne* method. This support of a very thin sheet of gold is finally removed. It is needless to say that the pieces thus inserted may be raised to high relief through the use of an excess of enamel. Certain artists even add blowpipe enamel to the paste, in order to obtain a double high relief (*cabochonnage*) of the two surfaces of the piece. But as colored enamels, used in such great thickness, would often be too dark, the perforations are first filled with the colorless enamel base; the colored enamel being reserved for the later strata. This process belongs more immediately to the *champleve* method, in which the partitions or cells form an integral part of the piece. Still another process is that of *cloisonne* pure and simple. According to this method, the form of the object, as for example, a vase, is first built up in copper, and covered with gold leaf, upon which the transferred design is gradu-

(*Continued on page* 56.)

Mr. Lorie States His Position

To the Editor of "The Trader":

The attention of our firm has again been called very forcibly to the circumstances surrounding the threatened strike of jewelry workers in Toronto last fall, when we were held responsible for the increase in wages granted to the men at that time, and for the consequent increase in cost of goods to the retail trade.

We had thought that the unjustifiable reflection thrown upon our firm would not survive beyond a few months from the simple fact that it was both untrue and undeserved, but occurrances of the last few days have forced us to the conclusion that it is being kept alive for the sole purpose of placing us in an unfavorable position with the retail trade.

We, therefore, ask the privilege, and believe it only right, that we be allowed to state our case fully and frankly, so that those who have heard distorted reports of what really did occur, may be in a position to judge entirely for themselves as to the position of our firm in the matter.

When the rumors about the jewelry workers' strike became prevalent in September, the situation in our firm was that we had increased the wages of our men between the 17th of April previously and the time of the proposed strike, twenty-five per cent., less one dollar, per man. We, therefore, took up the question of increased wages with our staff individually and succeeded in convincing each of them that they had been treated liberally and that there was no justification for a strike. I then rang up Mr. W. G. Ellis, of P. W. Ellis & Co., and pointed out to him that there was no necessity for having a strike, offering to show him our figures. He told me, however, that he could not afford the time to go into the matter with me.

That same night the Union held a meeting and our men, instead of reporting that they were satisfied with their wages, reported that our firm had conceded the twenty per cent. increase, although we had not done so and did not do so at any time last year.

The next morning Mr. P. W. Ellis called me up and asked me what I had done, stating that I was responsible for disrupting the manufacturing trade. That same evening a meeting of the manufacturers was held, at which Mr. P. W. Ellis was chairman, and Mr. W. Sternberg, secretary. Mr.W . G. Ellis closed his eyes, and sailed into me along the same lines without giving me a chance to defend myself. I got up two or three times, but didn't get a chance to explain. The next morning various travellers went out and gave the retail trade a distorted view of the situation, and I now find they are doing the same thing to-day.

At a meeting of manufacturing jewelers, it was agreed that there should be no general increase granted, pending the result of the negotiations with the men, except in individual cases where more money had been promised. Our firm observed this understanding completely and we were in no way responsible for our men going to the Union and reporting that they had received a twenty per cent. increase nor were we aware that they had done so.

After the meeting I went to see Mr. P. W. Ellis, who at first treated me very coolly but after I showed him our books, he became more friendly and was apparently satisfied that I had done nothing contrary to our understanding. He asked me what I thought he should do and I suggested calling another meeting of the manufacturers, so that I could also satisfy the other members. He doubted if he could get them together, and finally advised me that it would be better to let the thing die out.

The next month, much to my surprise, I noted an article in THE TRADER, discussing the strike and stating that one firm was responsible for the concession of twenty per cent. to the men. We soon received very good evidence that this was being applied directly to our firm and I took the matter up with Mr. Ross of THE TRADER. He also was not very cordial at first, but afterwards became more sympathetic on seeing our figures, although his opinion was that the best plan would be to let the trade forget it as the whole thing would die out in a few months. Mr. Ira Levi, Vice-President of our company, agreed with this advice, so I reluctantly complied and nothing more was done.

Now, however, our Mr. Levi comes back from Montreal after getting a good setting out from two retail jewelers there because they held our firm responsible for the high cost of jewelry. They asked, if what had been said was not true, why had we not defended ourselves? Our travelers have had the same experience in other cities and this is what makes us feel we must do something to protect our good name, and is responsible for this late reply.

At a meeting of the Toronto manufacturers held in March, one of the members got up and stated he did not think it fair that one firm should be made the goat without a chance of being heard in their own defence and at a later meeting when Mr. Thomas Roden was Chairman and Mr. Ammon Davis, Secretary, it was placed on the minutes that hereafter no meeting of manufacturers should be held without a retailer being present. This just goes to show the feeling that an injustice was done and that there should be some method of preventing it in the future.

We ask that this statement be given to the trade through the medium of your paper. It is the only reference that we shall make to the matter. We do not propose to enter into any controversy or make any further explanation as the facts speak for themselves and we are content to leave the matter with the trade, satisfied that our reputation for the past thirty-five years will suffice to give every necessary assurance of the correctness of our statement.

Thanking you for the courtesy of this insertion,

Yours very truly,
Saunders, Lorie & Co., Ltd.
S. LORIE, President.

Mr. Playtner Goes to Elgin

(*Continued from page* 42.)

tion. He is perhaps the finest horological expert in the country, and he himself selected Mr. Caven to assist him because of his superior watchmaking knowledge and ability. They are both very familiar with every kind of watch made in the world—Swiss watches as well as American made. It is their hope that they will be able to establish here a university which will develop the very finest students in watchmaking.

Both these gentlemen are idealists in their special line of study and very broad in their judgments and tastes regarding different watches.

The institution will be entirely in their charge. The Elgin National Watch Company's preliminary financial assistance is done for the benefit of the whole watch industry and especially to prepare helpers to aid the retail jewelers of the country.

Some men inherit money and some ability. Ability is the finest kind of business capital in the world.

National Publicity for Jewelers

(*Continued from page* 46.)

"Trader," both on behalf of this Association and by private firms who may be willing to devote their space in the "Trader" to this purpose. We would also suggest that the appropriation be divided among the various provincial associations and a definite amount allocated to each, so that the responsibility for raising the fund will rest definitely on these bodies. A distribution as follows might be taken as a suggestion: Ontario, $5,000; Quebec, $1,500; Manitoba, $750; Prince Edward Island, $50; New Brunswick, $450; Alberta, $600; Saskatchewan, $400; British Columbia, $750; and Nova Scotia, $500, making a total of $10,000.

We do not favor leaving the amount of individual subscriptions to the generosity of the subscriber, but would suggest the adoption of a graded scale, based on the rating of each business. Business rated at $75,000 to $125,000 might pay $150; over $50,000 to $75,000, $100; $35,000 to $50,000, $75; $20,000 to $35,000, $50; $10,000 to $20,000, $25; $5,000 to $10,000, $15; $3,000 to $5,000, $10; under $3,000, $5.

The plans of the N.J.P.A. provide for the insertion of advertising in the magazines of the current month in order to catch the June wedding and graduation season. We would also have liked to have the Canadian campaign started at the same time, but in view of the fact that we have to go out and get the money, we think it better to postpone any advertising until fall, suggesting that it begin with insertions in the magazines in time to influence Thanksgiving business and go on in November for the holiday trade.

The Vanderhoof agency submitted a border design to be used in the May advertising that we consider a work of real art. A print of it is shown herewith. There was also submitted a number of drawings for future displays and the work was of a most creditable character, such as we believe, would be entirely worthy of the jewelry trade.

In conclusion, we beg to recommend that a form letter, such as is submitted herewith, be sent out to everyone engaged in the jewelry trade of Canada, and that the collection of subscriptions be made an order of business at every convention to be held this summer. We might mention that Mr. Herbert Vanderhoof of the Vanderhoof Agency, has consented to address the jewelers of Ontario at their convention in Toronto on June 22nd and 23rd next.

All of which is respectfully submitted.

GORDON MCLAREN,
O. M. ROSS.

Composition and Use of Enamels

(*Continued from page* 54.)

ally replaced by the metal partitions, turned and curved in the required patterns. Then, the piece is enameled and fired. Finally, the inner copper vase is corroded and dstroyed by acids, the gold leaf is torn away, leaving the enamel to unite the partitions, to hold them firmly together, and thus to constitute in itself the very substance of the object. It is evident that this process is delicate and perilous, exposing those who undertake it to disappointment and failure. In this method, transparent or translucent enamels only are employed, and if it become necessary to render the material less brilliant, this result is easily obtained by subjecting it to a mixture of equal parts of acetic acid and of fluoride of sodium.

The man who is too busy to be courteous to customers will soon find plenty of time on his hands to do with as he pleases.

Canadian Jewelry Imports

	Month of February 1919	Month of February 1920	Eleven months ending February 1919	Eleven months ending February 1920
Clocks, movements, cases and keys—				
United Kingdom	$ 435	987	1,984	9,829
United States	41,513	61,607	599,297	735,010
Japan	.....	.....	1,749	1,344
Other countries	.....	1,206	435	7,062
Totals	$ 41,948	63,800	603,465	753,245
Watches—				
United Kingdom	$ 1,406	1,232	12,920	4,095
United States	638	739	9,925	14,572
Switzerland	4,369	3,782	36,679	57,466
Other countries	.....	.....	.....	2,002
Totals	$ 6,413	5,753	59,524	78,135
Watch actions and movements and parts thereof—				
United Kingdom	$ 82	1,860	10,586	9,306
United States	58,545	67,695	804,165	977,889
France	.....	.....	3,303	6,134
Switzerland	48,534	67,281	539,589	728,720
Other countries	.....	.....	447	.....
Totals	$ 107,161	136,836	1,358,090	1,722 049
Watch cases and parts thereof—				
United Kingdom	$	.....	834	1,641
United States	8,679	8,291	106,867	170,130
Switzerland	4,088	5,909	44,276	67,180
Other countries	.....	.....	310	271
Totals	$ 12,687	14,200	152,287	239,222
Moulded and cut glassware—				
United Kingdom	$ 615	368	8,877	14,040
United States	22,914	46,562	386,770	569,248
Japan	82	87	1,047	2,785
Other countries	.....	929	2,770	4,084
Totals	$ 23,611	47,946	399,464	590,157
Electro-plated ware and gilt ware, n.o.p.—				
United Kingdom	$ 708	8,787	16,537	74,010
United States	5,183	10,234	83,769	224,330
France	208	539	4,101	2,523
Other countries	.....	61	84	334
Totals	$ 6,099	19,621	104,491	301,197
Sterling or other silverware, n.o.p.—				
United Kingdom	$ 830	4,419	17,033	51,537
United States	1,780	1,860	32,222	83,952
Other countries	.....	17	421	1 894
Totals	$ 2,610	6,296	49,676	137,383
Manufactures of gold and silver, n.o.p.—				
United Kingdom	$ 46	72	2,000	7,364
United States	3,262	5,520	30,392	127,818
Other countries	.....	387	2,855	2,944
Totals	$ 3,308	5,979	35 247	138,126
Silver bullion unmanufactured—				
United States	$ 282,937	577,471	3,180,643	4,180,358
Jewelry, n.o.p.—				
United Kingdom	$ 571	2,623	11,823	40,679
United States	53,769	66,370	649,119	1,017,208
France	162	2,832	5,352	36 137
Japan	203	3,584	5,820	21,051
Other countries	24	956	572	2,690
Totals	$ 54,720	76,365	672,686	1,117,765
Diamonds, unset—				
United Kingdom	$ 111,430	210,292	1,062 089	2,583,116
United States	.....	.....	.....	76,312
Netherlands	.....	92,345	.....	1,126,208
Other countries	.....	.....	.....	24,525
Totals	$ 111,430	302,637	1,062,089	3,810,161
Precious stones and pearls and imitations thereof, strung or not, but not mounted or set—				
United Kingdom	$ 58	4,793	36 676	471 028
United States	4,755	8,576	72,471	127,808
France	420	11,024	41,477	151,318
Italy	183	130	4,600	10,184
Japan	.....	355	2,483	10,492
Other countries	.....	35	449	13,198
Totals	$ 5,416	24,913	158,156	784,028

Think NOW of New Homes, of Summer Sales and of Constantly Recurring Gift Occasions. You will make many friends if you sell

The Silverplate of

William Rogers and his Son

"The Best at the Price"

Made and Guaranteed by

WM. ROGERS MFG. CO., LTD., NIAGARA FALLS, ONTARIO

THE INSTRUMENT OF QUALITY

Sonora

CLEAR AS A BELL

Easy Payments
Not Necessary
to sell the
SONORA

HOW much simpler it is to finance your business when you can sell on a cash basis!

Comparatively little capital is required by representatives of the Sonora. The Sonora appeals to the better class of buyers. Its undoubted superiority of tone makes it the easiest of all phonographs to sell—and to sell for cash. Ask any Sonora representative if this has not been his experience.

So quickly do Sonoras sell that our difficulty in the past has been to supply our present dealers with a sufficient number of instruments — rather than to secure more representatives. The Sonora is probably the most oversold phonograph in the world.

I. MONTAGNES & CO.

Wholesale Distributors

Ryrie Building : TORONTO

Jewelers—

Are you interested in handling the Sonora Phonograph? The Selling Agents to the Jewelry Trade throughout Canada are:

The GOLDSMITHS' STOCK CO., Limited, TORONTO

Phonograph Department

Conducted by C. M. Pasmore.

What the Tax on Phonographs will Mean to Retail Dealers

ONE consoling thought stands out for the jeweler who handles phonographs—that the budget tax so far as this line is concerned is more reasonably applied than in the case of jewelry. That is to say, it is less unreasonably applied.

For one thing, since it is paid by the manufacturer, the retailer does not have to worry about collecting it, excepting inasmuch as he may be compelled to collect a heavier initial payment in order to finance his purchases under the new system.

For another, under the new scale of fixed prices set by the manufacturers, the dealer is allowed the same percentage of profit, so that his actual gross profit, in selling the same machine, will be larger because the price is greater; or to put it another way, on a machine selling for, say, $100, his profit will be exactly the same as it was on a machine formerly selling for $100. The difference will be that the customer will not get as good a machine for the money, and that he will have to pay a larger initial payment.

Nor does the tax amount to so much as most people imagine. If you were to take the trouble to enquire, you would probably find that few enough customers remembered that there was previously a tax of ten per cent. on phonographs. Hence many of them now have the idea that there will be a straight twenty per cent. increase in the cost to them, which is not the case.

It should be brought home to them, therefore, that the increase is comparatively slight.

For your own encouragement it would be well to reflect, too, that if the public's memory was short as regarded the former ten per cent. tax, it may be equally short with regard to this increase. Get the idea driven home first that the increase is not twenty per cent., and then forget about it, and assist the public to forget about it entirely—that is the proper procedure if the tax remains as originally proposed.

Meantime, however, strenuous efforts are being made—and not without some hope of success—to have the Government reconsider this tax on music. A deputation of manufacturers and dealers presented the case at Ottawa, and pointed out, among other things:

1. That it would be far more in the interest of the Government to collect ten per cent. tax on a hundred machines than twenty per cent. on a dozen.

2. That the tax on records put the average record just beyond the point where the public would be willing to buy them excepting in exceedingly restricted quantities.

3. That the phonograph to-day is considerably more of a necessity in the household than the average equally costly piece of furniture—although no tax was levied on furniture.

4. That the increased initial payment required would have the effect of cutting off a large part of the present phonograph business with people who desire and are entitled to have music in the home, but who are not able to make heavy initial payments.

5. That the tax of twenty per cent. on phonographs and records is unjust as compared with the ten per cent. tax on costly and short-lived articles of clothing, and of fifteen per cent. on automobiles.

In any event, however, the prime course to take will be to make the best of whatever situation finally develops, and to bend every effort to carrying on the business. There is at least some cause for gratification in the fact that the retailer will not have to collect the tax as an individual item of his bill, nor make returns to the Government.

Pride of Purchase

PRIDE in name is a powerful factor in influencing sales of many products. Let a man or women come into possession of anything of standard manufacture with a name, and that article takes a distinct value unto itself. There are many kinds of muslin, for instance, yet the average woman looks upon the brand called "Fruit of the Loom" as something just a little better—something with a name in which she has confidence. A man buys a safety razor, and if it is a Gillette, or an Auto-Strop, then he does not hesitate to mention the name to his friends.

So it is with a talking machine. If the name is generally known, then the purchaser finds pride in announcing that the new machine is of that particular make Of the fine points of the mechanical or tonal qualities the new owner may know nothing, but he or she will have that confidence in the product bred through familiarity with the make.

It is this fact in pride of name that makes it worth while for a dealer to keep his own cognomen in the background in advertising, so that the better known and more generally recognized name of the product may have a chance. It is the logical line of least resistance.

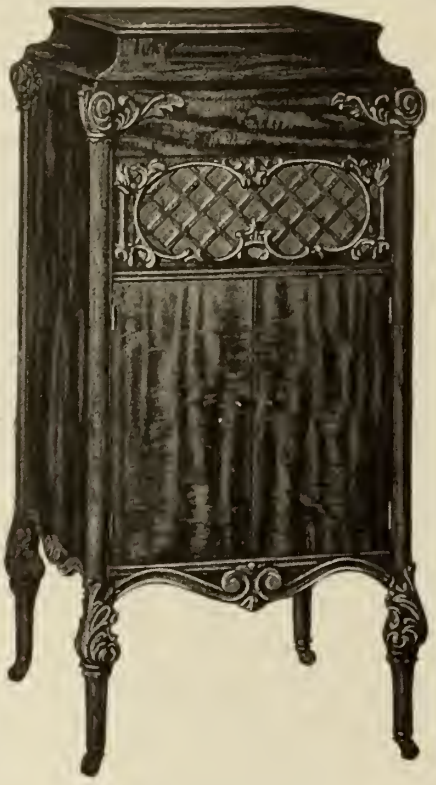
* * *

Killing a Fallacy

THERE may be a tendency on the part of some of the public, if yours is particularly a high-class jewelry shop, to feel that you may ask more money for phonograph goods. The people may feel that a jeweler's is a more expensive place to buy such things than a department store. You will have to counteract this feeling by advertising prices and emphasizing the values you give. Of course, most phonographs and records are sold at standard prices, and if this is the case with your line, the most you can say is that you charge the established price charged everywhere else for the same class of goods and that you give a better and more personal service with the sales.

Gerhard Heintzman

"A Name That People Know"



MODEL "E"

Height 48 inches
Width 23½ inches
Depth 25½ inches

For nearly sixty years Gerhard Heintzman Musical Instruments have been developing a franchise in reputation and good-will that the Gerhard Heintzman dealer of to-day ties to.

This established reputation makes selling easier for the dealer, and his advertising bills less. Every Gerhard Heintzman Phonograph bears the imprint of a name that means in factory and plant, in skilled workers and expert supervision all that can possibly be given a product of the highest grade.

MODEL "E"

Selected mahogany or oak; piano finish or highly polished; automatic lid support. Four spring, non-vibrating motor; powerful, smooth and noiseless.

Automatic Stop
Three Needle Cups
Six Record Albums
Record Chamber, Electric Lighted

Equipped with Ivory Jewel Box containing Jewels for Edison and Pathe.

Exposed metal parts gold plate finish.

Written guarantee sent with every instrument covering machinery and cabinet work.

Ask for Catalogue showing all our Models.

Gerhard Heintzman Limited

Head Office and Factories, Sherbourne Street

TORONTO -:- CANADA

Pioneer Enterprise Paid

By F. M. Marter.

IT is three years now since D. R. Dingwall, Ltd., of Winnipeg, opened the phonograph department in their north end store. So far as the members of the firm knew there was no precedent for the enterprise, but the line had a certain aesthetic relationship to the ordinary stock of a jewelry store, and there was reasonable hope that the new department would succeed. The results have fully justified the expectations, but the company's Main street establishment is still the only jewelry store in Winnipeg wherein phonographs and records may be purchased.

MR. D. W. DINGWALL.

Always attractive and alluring in appearance the phonograph and its necessary accessories presented no inducements to the store as regards decorative effect. On the other hand, it offered no obstacles in this respect. To the casual visitor to-day it is difficult to see how the department could be removed without leaving a "hole." The graceful outlines of the cabinet machines harmonize with the general interior scheme, while the records are ingeniously hidden from view. The fact that they are handled, however, is kept constantly before the public.

So little space is required for the department that it scarcely qualifies for that name. Excess phonographs are all stored in the stock-room, while the number of records kept on hand is reduced to the minimum, owing to the fact that daily orders are sent to the distributing agents in the city. Two sound-proof chambers for playing records are located at the rear of the store; some machines are distributed round; while posters provide customers with lists of the latest musical entertainment creations.

"I think it is a desirable department for any jewelry store," Mr. D. W. Dingwall, president of the company, stated, when asked for his opinion on the enterprise. "It has always been a paying proposition with us," he continued, "and it works in well with the general business."

Mr. Dingwall gave an interesting suggestion that the line could be carried successfully as a basement department to a down-town establishment. No Winnipeg store, however, has yet embarked on such an enterprise.

In the opinion of J. E. Burrell, manager of the Dingwall Company' Main street store, a phonograph department is a natural adjunct to a jewelry store.

"It does not detract from the general appearance," he declared, "and there is no disturbance when a record is being played. In fact it is pleasant to hear the music when you are working. The business is chiefly in records, and one girl easily looks after it. People buying machines nowadays want them on time, and we don't go in for that. At first we did commence giving terms, but it proved to be too much bother.

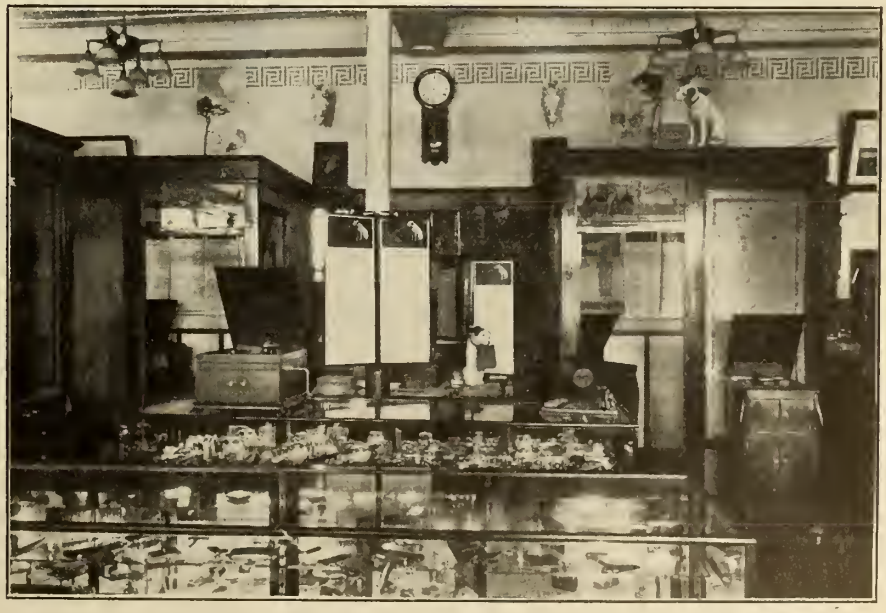
"Often customers come in," he continued, "and ask for half a dozen records. It is simply a matter of picking them out for them and they will play them for themselves. Some of our customers even go right in and look over the stock. We don't object to this when we know them, but it would not do to have everybody do that, because the envelopes are numbered and they would be mixed up.

"I suppose we carry about a thousand dollars worth of records," he declared, "but it would not be enough if the wholesale house were not so accessible. We send over our blank envelopes every day, and they are simply filled in accordance with the number on them."

Mr. Burrell was of the opinion that the phonograph line would be a particularly desirable one for the town or small city jeweler. If the selection were left to the wholesaler, he believed that a $500 investment in records would suffice, since the distributing firms made it a policy of supplying only the best sellers when such orders were received. Where a popular standard line was stocked and where reasonable enterprise was shown by the merchant, he was convinced, he declared, that a wholesale house would not supply a competitor in the same territory.

"It is a profitable line," he contin-

(Continued on page 63.)



The back portion of the Dingwall Main Street Store in Winnipeg, showing the two demonstration booths, with a machine standing in each, loaded and ready for action.

What People Buy Phonographs?

WOMEN are the governing impulse in the purchase of phonographs, according to an analysis made recently in the United States, in which upwards of 150 representative retailers, located in twenty-eight States, gave replies to the questionaires sent out.

Much more than this is indicated in the analysis, however, and anyone who examines it carefully is enabled to trace the various phases of making a sale from the inception of the idea to the conclusion of the transaction. For the purpose of obtaining from this the greatest possible amount of useful information, however, it will be necessary to study the results of the inquisition from three angles: "What people buy phonographs"; "Why people buy phonographs"; and, by deduction from these two, "How to sell phonographs."

There are three items on the questionnaire having to do with the first of these. They are given as follows, together with the information obtained:

1. Is the first inspection made more often by men or women?

7 stores said "men" (4.7 p.c.).
135 stores said women (91.2 p.c.).
6 stores said "50-50" (4.1 p.c.).

2. What percentage of your total sales of phonographs are made to men alone? To women alone? To men and women together? (Replies from 136 stores.)

Average percentage for all stores:
Sales to men, 20.4 p.c.
Sales to women, 42.5 p.c.
Sales to men and women, 37.1 p.c.

Sales to men:
44 stores said 10 p.c. or less.
55 stores said 10 to 20 p.c. (incl.).
33 stores said 20 to 30 p.c.
11 stores said to 50 p.c.
3 stores said over 50 p.c.

Sales to women:
4 stores said 10 p.c. or less.
7 stores said 10 to 20 p.c. (incl.).
29 stores said 20 to 30 p.c.
55 stores said 30 to 50 p.c.
31 stores said over 50 p.c.

Sales to men and women together:
15 stores said 10 p.c. or less.
27 stores said 10 to 20 p.c. (incl.).
25 stores said 20 to 30 p.c.
43 stores said 30 to 50 p.c.
26 stores said over 50 p.c.

3. Who makes the final decision to buy, the man or the woman, when both are in the store together? (Answered by 132 stores.)

102 stores answered "women" (77.3 p.c.).
30 stores answered "men" (22.7 p.c.).

At first sight the results of the first question would seem to indicate that women made 91 per cent. of "first inspections," but if you think it over you will realize that this is not necessarily so at all. The results merely indicate that 91 per cent. of dealers find that women make the *majority* of "first inspections." It may be a bare majority or it may be an overwhelming one—there is nothing in the figures to indicate. The question would have been much better put: "What percentage of first inspections are made by men? By women? By both together?"

However, taking it as it stands, it is not too much to presume that the preponderance of women's "first inspections" over those by men is fairly substantial—probably very similar to the proportion of stores which report that women make first inspections.

To some extent this may be accounted for by woman's well-known weakness for shopping when no immediate purchase is intended. But this, after all, does not signify much, since even women do not waste much time looking at things they have no desire to buy. So it may be taken for granted that the women who come to hear demonstrations are already "sold" on phonographs, even though they may not be "sold" on your particular machine, and even though they may not be in a position to purchase at once.

To be "sold" on a thing means something more than merely wanting to possess it, and into this consideration enters one of the psychological differences between men and women. Both men and women want to possess everything that is attractive to them. But in the case of men, they do not always desire to buy what they would like to possess. With women, on the other hand, to desire possession of a thing is to desire to buy it, if the necessary funds can be found.

It is this which makes women "shoppers" and which leaves men with no instinct for "shopping." To illustrate, we will take the suppositional case of husband and wife of modest circumstances, both of whom would like to have a phonograph in their home, but to whom such a purchase would mean to deny themselves something else.

In nine cases out of ten, in such circumstances, the wife could be considered "sold" on phonographs while the husband would not be.

The wife would go out to look at machines. She would scheme and plan to see where expenses might be trimmed to make possible the purchase of one. She would compare different makes at different prices, and learn all that could be learned concerning terms. In the end she might or might not buy.

The husband in all probability would not do so—although he might desire a phonograph equally as much as his wife—until such time as he saw some possibility of being able to buy one.

Hence it is reasonable to assume that when men or women come to look at machines they are "sold," and that the proportion in which they come to look is roughly the proportion in which they are sold.

Taking this as granted, there is nothing, then, to indicate that more women than men are interested in phonographs, since those who merely desire to possess, but do not actually desire to buy, are not normally "shoppers." The logical deduction to be drawn from the answers to the first question is therefore:

That a large proportion more women than men are "sold" on phonographs—exact percentages unknown, but conceivably in the same proportion as the division of stores answering the first question—i.e., in the ratio of 9 (or more) to 1.

If this is the case, one might expect that the number of ultimate purchases would run in the same proportion. But referring to the answers to the second question we find that sales to women number only a little more than twice the sales to men.

From this the conclusion may be drawn that a man, when he is "sold" on phonographs, usually buys one; whereas a woman, even though "sold," may not make a purchase.

The third question, like the first, is put in such a way as to fail to draw the most valuable information. It should have been: "When both are in the store together, in what proportion is the final decision to buy made by men? By women? As it stands, we know only that 77 per cent. of stores find that women more frequently make the decision, while other stores find that men more frequently make it.

We will suppose, however, that the proportion of feminine final decisions is the same as the proportion of stores mentioned. Thus, since both must be agreeable to the purchase before the sale is made, we are forced to conclude that in the 77 per cent. of cases the men had already decided in favor

of the machine under consideration, leaving final decision to the women. Conversely, in the 22 per cent. of cases, the women had already decided, leaving the final decision to the men.

The conclusion from this is that when a man is "sold" on phonographs he more usually buys one than does a women who is "sold."

This is borne out by the statistics given in answer to the three questions, which show that a very small proportion of men make first inspections, whereas a fairly substantial proportion make ultimate purchases alone or in company with women; and on the other hand that a tremendously large proportion of first inspections are made by women, while a much smaller (though still preponderant) proportion of purchases are made by women alone or in company with men.

Boiling down these observations, several facts stand out:

1. That when either men or women enter a shop to inspect phonographs, it is presumable that they want to buy—in other words, that they are "sold" on phonographs.

2. That a great proportion of women, possibly a considerable majority of them, are already "sold" on phonographs.

3. That few men, compared with the number of women, are already "sold."

4. That a comparatively small proportion of the many women who are "sold" eventually buy.

5. That a comparatively large proportion of the few men who are "sold" eventually buy.

From which it follows logically:

6. That the average woman will easily become "sold" on a thing which she is not immediately in a position to buy.

7. That the average man will not easily become "sold" on a thing unless he can see his way clear to buying it.

And from these in turn it follows:

8. That when a woman is "sold" on phonographs—i.e., when she goes out to inspect them—she has still a long way to go before she completes the purchase.

9. That when a man is "sold" to the extent of going to a store to inspect machines, he has gone the greater part of the way toward buying one.

To put it in another way, *the average woman is already "sold," but must still be made to buy, while the average man must first be "sold" on phonographs, when he will easily be persuaded to buy.*

(It must be understood in all of these cases "to be 'sold' on phonographs" is not intended to mean to be "sold" on your particular line of phonographs, but rather on phonographs in general.)

The people who buy phonographs, therefore, are both women and men—principally the former. Of greater use than this, however, is the knowledge deduced from knowledge of the proportions in which, and the contributing circumstances under which they buy. An application of this, together with what it learned from other features of the analysis (to be give in an article next month), will be made in the third article of this series.

A Needless War

A controversy is being waged at the moment as to the probable seat of future improvements in accurate reproduction. One school insists that the needle is responsible for present imperfections, and that with the improvement of this item the problem will be solved. Another school blames everything on the diaphragm, and looks to the time when a substance will be discovered with all the lightness and resilience of mica but which will not introduce a resonance of its own into the sound waves.

So might rival schools debate whether future improvements to the steam engine will be found in the boiler or in the cylinder—and the moral of *that* is that when these improvements come we'll know all about them. Let the protagonists of the needle apply their efforts to improving it, and the upholders of the diaphragm do the same with that. There will be no tears shed if they both succeed.

They Suit Your Space

Phonographs can be handled in a limited space, but also a considerable space can be given to them advantageously. If you can devote enough space to permit the use of one or more soundproof booths for demonstrating records, you will have much better opportunities for selling than otherwise, and yet many a jeweler has made a success of the line with nothing more than floor space for a few selected machines, and a shelf for records. When an agency for phonographs can be made successful by itself in a little second storey room or in a seven by nine office or "hole in the wall," it certainly can be made profitable in an attractive store such as the jeweler's.

Keep Them Together

If you are short of floor space, crowd some of the rest of the stock closer together in order that the phonograph proposition may be by itself, that is so it will not be spread around with other goods in such a way that it loses its identity. Make it an individual, concrete proposition. A phonograph here and there around the store along with other displays will not have the look of alive phonograph business. It has the appearance of being a sort of side line issue in the store and people think they will find a better assortment and a more desirable make in an exclusive phonograph shop or department.

Why not an Expert?

When one goes into the average phonograph salesroom there is found a salesman who knows how to play the machines, knows the prices of the various grades and many of the more important features about them, but how often does it happen that such a salesman knows so much about them that the customer thinks he is an expert?

If you have someone who can answer all the questions that come up about the machines, you will satisfy the trade as you cannot in any other way.

Pioneer Enterprise Paid

(*Continued from page* 61.)

ued, "and there is no under-selling. The goods are all marked and the same prices prevail all over Canada. We have found the wholesale firm has given us every assistance. They often send a man round to look over our stock and advise us if we are not carrying any records which are having a big sale. Catalogues, literature and posters, often beautifully printed, are supplied free in any quantities."

Mr. Burrell referred to the situation in Winnipeg, where certain jewelry stores served populous intersections removed from the down-town area. In none of these cases, he pointed out, had the jewelers opened up phonograph departments, with the result that phonograph stores had appeared, and were now making a strong bid for the trade.

The country jeweler, Mr. Burrell declared, would have all the necessary mechanical skill to make repairs. Although most of them found that their watch repair work now demanded their entire attention, a service could be given in this way which would be a factor in building up a lucrative trade in phonographs and records.

Telephone Adelaide 3393

The Imperial Refining and Smelting Co. of Canada

General Assayers and Refiners of

Platinum, Gold, Silver, Sweeps, and all kinds of Precious Metal Wastes, etc.

Exclusively a Canadian organization, having the necessary experience to give you the most efficient service in the refining of your wastes.

We refer you to the trade.

32-38 Beverley Street

Toronto - Ontario

BRILLIANTONE STEEL NEEDLES

The best in the world. A sure money-maker and a guaranteed repeater.

Prices as follows:—

In 50	package	lots	.09½	cents	per	package
" 100	"	"	.09	"	"	"
" 250	"	"	.08½	"	"	"
" 500	"	"	.08	"	"	"

Get the best and have a business builder. Four tones—Light—Medium—Full—and Extra Loud. Please specify tones when ordering.

If you have not received my latest catalogue of Phonograph Supplies, write for it to-day.

H. A. Bemister

10 Victoria Street

MONTREAL - QUE.

Mire Bros.

IMPORTERS AND CUTTERS OF

DIAMONDS

AMSTERDAM ANTWERP

The DEPARTMENT of STOREKEEPING

The Advertising Budget

*By H. C. Day.**

A DARKY, speaking to another darky, said: "No, sah, I nevah rid on one of them things." He was referring to a merry-go-round. "Why, de oder day I seen Rastus get on and ride a dollars worth and he got off not two feet from where he got on. I sez to him: 'Rastus, you fool nigger, you spend your money but you get nowhere.'"

Now some people regard advertising in that light. They spend their money but they get nowhere. That is probably true in many instances. Millions of dollars are spent in unprofitable advertising and simply because the spender doesn't know where he is going.

The average retail jeweler advertises because he is prodded to it or because it is a custom and when trade is at its best. He seldom stops to analyze conditions in his store; the proper medium, or the right method. He never makes up an advertising budget that is compatable with his finances.

Right here, in my opinion is the time to build the foundation. Stop the guess work. Advertising will pay if rightly directed.

First know your merchandise. Get all the information possible about it. When you buy a certain item, make the salesman give you every detail. Jot it down and then form your selling argument.

Second, know your customer. He may be a farmer, a laborer or a business man or woman. Learn what the preferences are. Its a whole lot easier to sell a person if you know what he wants than it is if you have to cram something down his throat that he does not want.

Watch the advertising in the national publications. Find out if the "Saturday Evening Post" or the "Good Housekeeping" or some other magazine is the most popular medium in your community. Then go through those magazines and ascertain what goods you have that are being nationally advertised. Then link up your local advertising with the national campaigns and double its effectiveness.

Third, the retail jeweler should study his advertising medium.

The newspaper comes first because it is acknowledged the best medium. Find out where its readers live and the character of their buying power. You may have a daily paper that reaches city people only. Then you may have a weekly that reaches the farmers best. Each has its field. Also do not judge a paper simply from a circulation standpoint. Newspaper advertising is cheap if one knows how to buy space. If the jeweler has no definite plan and simply runs an ad occasionally he pays the top rate. If he runs a regular specified space, he gets it cheaper but if he does not change his copy he might as well throw away his money.

Getting back to the advertising budget.

The best way to figure it is to base it on the past year's business. The average appropriation has been found to be 2 per cent. That is if you have done a ten thousand dollar business, you should make available for advertising during the current year $200.00. That gives you a start. Now figure this as your maximum expenditure. Take 15 per cent. of this sum for the direct advertising, letters principally. Spend 10 per cent. for the window display. This will cover the cost of special fixtures or decorating. In this instance this would leave $150. With this definite sum in mind go to your publisher and bargain with him for space. Most papers sell space on the sliding scale basis. That is a thousand inches contract will cost less per inch than a contract for 500 inches. Make the appropriation go as far as it will.

Now you will know how many inches of space you can use. Divide it according to seasons. Have the size of your ads compare somewhat in proportion to the business done during certain periods. You will not need large ads if you run them continually under this system.

Say a 5 or 6 inch single column in January, advertising phonographs, records and specialty items. Continuing through February into March increase the size of the space to take care of the Easter gift trade which runs into April. In May there should be a campaign on the scale of graduation presents and in June, July and August the anniversary and wedding gift should be featured.

In September a start must be made for the Christmas business. A little propaganda should be inserted occasionally. In October, November and December the most space should be used to take care of the Christmas trade.

With such a campaign the largest ad need not be over 20 inches to get results.

If the medium be a weekly the space used would be about a thousand inches which could be bought for a $150.00. If a daily in a small town the ad should appear at least twice a week and every day towards the end of the season. The space used would be smaller per issue than the weekly, but would be just as effective as it would appear oftener. If there are two papers in a town both should be used, but the most money spent in the better paper.

Now as to copy writing.

I am unalterably opposed to those ready-to-print ads. They are in most cases absolutely worthless except for

*Editor of "The Northwestern Jeweler."

general publicity. They lack individuality. If you are a salesman you can write an ad. It need not be long. A few arguments featuring a single item is all that is necessary. In writing, simply pretend that you are addressing face to face a customer. Simply write what you would say. So many ad writers think that they must use high sounding terms to "get over" their copy. On the contrary, the plainer the statement the more effecting it is.

As to illustrations and they are indispensable, you can get them through your publisher, if you do not take a special service yourself. There are several companies making jewelry cuts that can be bought at reasonable prices.

You can get ideas for ad writing from the mail order catalogues. Here we find the best arguments tersely told that brains and money can conjure.

Encourage your employees to submit advertising ideas. Make it a game and first thing you know you will be enjoying a duty that has hitherto been arduous.

Don't expect advertising to bring people in out of breath, money in hand anxious to get merchandise you had advertised the day before. Advertising works slowly, but surely. It is planned and conceived with the idea of building up a business. Project your personality into your advertising as much as possible. Make truthful statements. Don't shout bargains.

People will read advertising that is brief and to the point. Don't try to tell a long story in 60 point type. Use display letters and figures that can be read and keep everlastingly at it.

Cut out advertising in wall maps, phone directories, church directories and other schemes. If you feel you must patronize these mediums don't charge it to advertising because it isn't. It's just a donation. Tickets for concerts, programs, suppers, etc., are in the same class.

I have said little about direct advertising. It is a subject in itself. No retailer should neglect the personal letter to the bride and groom or the new resident, welcoming them and wishing them happiness.

Establish friendship and good will through advertising. It will widen the trade territory and build a business that will stick through thick and thin.

For Neck and Wrist

Bead necklaces of the more pronounced variety of large and peculiarly shaped beads, and in striking color combinations, have not only broken all recent records for pronounced popularity of a fad, but have upset all predictions as to the period of their continuance in vogue. Dress styles have changed several times since the bead necklace returned to its latest season of prominence: skirts have gone down and up again (in length—not in price); they have narrowed to the vanishing point and regained reasonable width; bodices have gone down and stayed there; sleeves have crept from wrist to above the elbow. But the only change in the necklace in all this period of over a year is that the prevailing color has changed from red to green. Otherwise it is the same rather startling combination of grotesque, and for the most part meaningless shapes.

But grotesque or not, it is decorative, and combines effectively with almost any gown. Furthermore, attractive varieties are obtainable at reasonable prices, and tax or no tax, there is no way in which milady can add so much to the appearance of her costume at so little price. Some of the latest of the moderate-priced variety are shown herewith.

Owing to the incongruity by which the budget resolutions allow wrist and other watches to go tax free, regardless of their cost or the extent to which they are bejewelled, it may be necessary to retract the forecast made in these pages last month to the effect that wrist watches might be expected to suffer a temporary eclipse. If gem-set bracelets require payment of a twenty per cent. tax, while gem-set watches do not, it may scarcely be wondered at if those determined to invest in jewelry turn their decision in favor of the tax-free article.

As sautoir watches are in the same boat, however, and as present fashion inclinations would point to a resumption of their popularity, they may possibly absorb some of the demand which would otherwise be confined to wrist watches.

Speaking of bracelets, a recent invasion by the all-pervading bow-knot has been made upon wrist jewels. It is made of gem-incrusted platinum lace, and hidden beneath its folds is a diminutive watch. Thus fashion has solved the problem of the unharmonious wrist watch.

ETCHED GLASS

12 Beautiful Deep-plate-etched Glass Vases — assorted patterns as illustrated above. 6½, 8½ and 10½ inches high. $27.00.

LESS TRADER DISCOUNTS

P. W. ELLIS & CO. *Limited*

TORONTO

WATERBURY CLOCKS

Known the World Over for Their Reliability

We have the following clocks in stock and can make immediate delivery:—

Giant Spasmodic Alarm	$ 9.00	Each
Alert Alarm	6.60	"
Dual Alarm	6.70	"
Cyclone Alarm	9.50	"
Vanitie Alarm—Radium hands and figures, black dial	11.90	"
Turnout Alarm—Radium hands and spots, black dial	6.60	"
"H" Assortment Kitchen Clocks—Strike	56.20	Case of 6
"F" Assortment Kitchen Clocks—Strike	57.30	Case of 6
10" Arion Wall Clock—Time	15.00	Each
10" Heron Wall Clock—Time	18.80	"
12" Alpha Wall Clock—Time	19.20	"

Write for Complete Catalogue and Price List.

LESS TRADER DISCOUNTS.

P. W. ELLIS & CO. *Limited*

TORONTO

Regent Pearls
TRADE MARK

ALBERT LORSCH
& CO
INC.

MAIN OFFICE
37 Maiden Lane
New York, N.Y.

FOREIGN OFFICE
21 Rue de l'Echiquier
Paris, France

CANADIAN SELLING AGENTS
P. W. Ellis & Co., Limited
Toronto, Canada

She insists upon having
Rogers "Very Best"

The woman who knows what she wants—and insists upon having it—is your best customer. You can sell her quickly and please her fully—provided you have what she wants.

To this class of purchasers, we are making a direct appeal—urging that they insist upon having the best grade of Rogers silverplate, known everywhere by the trade mark 1847 ROGERS BROS. You will find it permanently profitable to cultivate the patronage of those who know this brand of fine silverplate.

1847 ROGERS BROS.

SILVERWARE

The Family Plate for Seventy Years

MERIDEN BRITANNIA COMPANY, Limited, HAMILTON, CANADA

Catering to the Children

By W. B. Stoddard.

AS hot weather comes on trade is apt to slacken, particularly in expensive goods. The reason for this is not far to seek—it being the vacation season, and every one who can, having left the dusty cities for the forest, mountains or seashore. On the other hand, there is a large class to whom to appeal, who can be better reached at this season than any other. I refer to the school children—the boys and girls turned loose by the thousands all over the country—whose patronage it is desirable to secure for both present and future profit.

It should be borne in mind in reaching out for this class of trade that the pockets of the youngsters are seldom overburdened with money, and therefore the more inexpensive lines should be pushed. Take, for example, a popular low priced watch in juvenile models—it will please the boy just as much as the finest jewel encrusted timepiece, and it is something that he can earn for himself during vacation. Advertise these popular priced watches, show them in your window, print cards suggesting their suitability for every-body—especially in vacation time.

An excellent example of the boosting of this line was the display of a mid-western firm. The window was backed with drapes of sky blue, with branches of pine needles and cones. Set on stands, small tables, in racks and on the floor were specimens of these watches, with half a dozen attachments dear to the heart of the lover of novelty. Some had leather straps attached, converting them into wrist or bracelet watches, and others had leather fobs. Some had aluminum crystal protectors and others luminous dials.

Scattered through the display were a number of sketches of different types of Canadian health and vigor. To each card was attached a watch, and at the base a caption: "The place for a woman's watch is in her handbag—she can carry a '———' nicely there," "Don't go without a watch simply because you want to be free from care—carry an '———'," "The summer girl wants freedom of action and correct time from one of our '———' wrist watches," "The strenuous man, who gives a watch many hard knocks, carries an '———'," and "Give the boy a '———,' that won't spoil his sport, yet will enable him to keep all of his appointments."

Another store on the west coast featured low-priced watches in a very attractive manner. Two columns at either side were covered with black velvet, and across them was placed an arch from which was swung a cardboard watch several feet in diameter, studded with popular priced watches of normal size. In the center was printed in orange type:

Come in and see our Radiolite,
It tells the time by day or night.

At the base of the pillar were cards lettered in orange: "There is a Radiolite for every one," and "Radiolites glow like miniature lights." Down in front were pictures of the watch taken by day and at night and a card explained: "The figures and hands are made from a substance containing genuine radium—the luminosity is guaranteed for the life of the watch." A card in their regular newspaper advertisement suggested:

FOR THE BOY SCOUT OR CAMPER.

See that a Radiolite watch is included in your hiking kit. Tells the time in the dark. Especially convenient when far from the electric lights of home.

The more sentimental type of gift will appeal to the school girl. The "friendship link" will find in her an enthusiastic devotee, if it is properly pushed. This, as most jewelers know, is a silver link of gold or silver, slightly bent, with little links at the end, and space for engraving the initials or name of the giver. An eastern jeweler has had great success with this little novelty, to which he called attention by means of a little card mailed to all girls of the grammar and high schools in the city.

Friendship is the golden chain
That binds our hearts together;
O, may we never break that chain—
Its links remain forever.

Every girl who sees our beautiful little gold and silver friendship links, and notes the many fascinating uses to which they may be put, will want to begin the collection of them at once. Now is the time to start the fad. Purchase several, have your name engraved upon them and present them to your dearest girl friends at the opening of the school season. They will be sure to reciprocate and once started it will be an easy matter to add constantly to your friendship chain.

SEE OUR BEAUTIFUL WINDOW DISPLAY OF FRIENDSHIP LINKS.

Realizing that anything in motion always attracts greater attention, they fitted up in their show window a large disk, covered with blue brocade, that slowly revolved. In the center stood a kewpie, eight inches high, holding as a staff a silver hatpin, whose head was a silver friendship clasp. Loose links were strewn all over the disk. Narrow strips of leather for stringing the links were shown, and also single clasps, with pin attachment, to be used as scarf or beauty pins. Another form of buy-a-link that appealed to the girls—especially those of high school age—was a bracelet of links, each engraved with the name or seal of a different school. That this form of personal adornment is masculine as well as feminine was made evident by a number of cravats of green, gold and purple, set in racks, over each tie being drawn one of the silver friendship rings.

Boys and girls are ever alert for novel methods of entertaining and an excellent method of bringing to their attention glass, china, silver and table decorations is to arrange tables for special occasions. One of the western jewelers has done this successfully for several seasons past. They call attention in advance to their displays by cards in the papers:

BOYS AND GIRLS!

All who are seeking novel ideas in luncheon table adornment, or contemplating giving a spread of any kind, should make it a point to see our decorated tables. Here you will find suggestions for all kinds of high jinks. Come both early and often, for they are changed twice a week.

Two special tables were arranged with decorations to correspond and here were featured Chinese, Italian, Dutch and Scotch lunches, as well as football, tennis, and golf displays. The crowds who came to see these special tables could not but observe the general stock as well, and thus many little pieces of glass, china or silver were brought to their attention as suitable for gifts or for enhancing the beauty of their own tables.

MAKING EVERY DOLLAR DO ITS DUTY

These are the days when no resource should be permitted to be idle, when every source of effort and every dollar of capital should come into play to strengthen your finances as well as to promote national economy.

To the Manufacturing Jeweler this means making use of every ounce of old metal, scraps, sweepings, etc., by converting it into cash regularly and promptly.

We offer a refining and smelting service that unquestionably is superior.

Judge us by our performance.

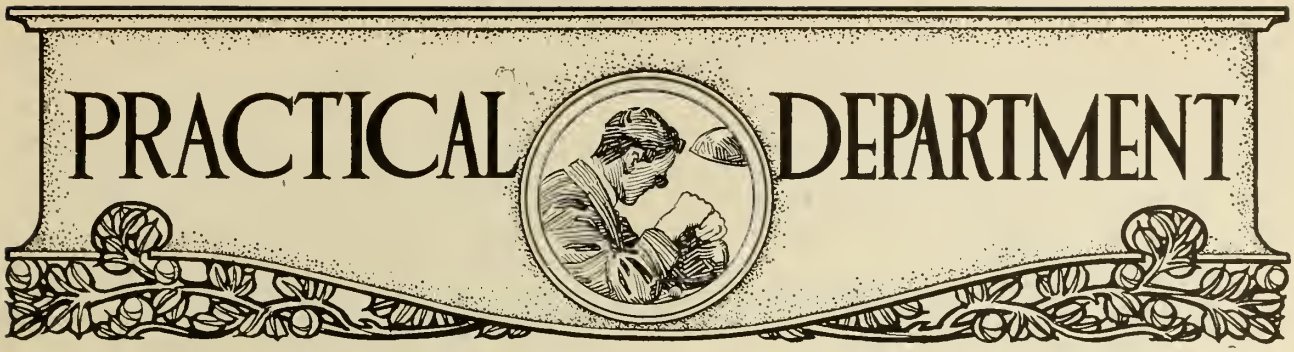
CANADIAN SEAMLESS WIRE COMPANY

LIMITED

198 Clinton Street :: TORONTO, ONT.

Refiners of

GOLD SILVER PLATINUM



A Short Method for Comparing Watches

By C. B. Watts.

WHEN watches or other timepieces are undergoing a test, it is, of course, necessary to compare them at intervals with a standard clock. This task is somewhat tedious where large numbers of watches are to be compared, but it may be shortened in some cases by the use of a simple device. The device has been used in the time service at the U. S. Naval Observatory for several months, and has been found applicable to the tests of ordinary watches and deck clocks, which are generally rated in lots of 50 or more. The test of the watches involves making seven comparisons with a standard clock at weekly intervals, and in these comparisons fractions of a second are disregarded.

The method is briefly as follows. A toothed wheel is driven by clockwork so as to make one revolution a minute, and the teeth of the wheel, as they pass a certain point, close an electric circuit momentarily and operate a sounder. The wheel has only nine teeth, and they are spaced so that the signals made by the sounder are separated from each other by intervals of six seconds, except one interval, which is twelve seconds. The wheel may be set going at such a time that one signal will be heard at the beginning of a minute and the others at 6^s, 12^s, 18^s, etc., to 48^s. That is, there will be a series of nine signals a minute, with a pause of twelve seconds between each series. The sounder is placed where it can be easily heard by a person standing near the watches. The watches are arranged in groups of nine. The comparisons can be recorded either on strips of paper fastened near the watches, or in a book carried in the observer's hand. When about to make the first comparisons of a number of watches, the observer sets the contact wheel going so that the first signal of a group of nine is heard at the beginning of a minute, as indicated by the standard clock. Then at any convenient time, say at ten minutes after the beginning of the hour, he begins the comparisons. When the first signal of the minute is heard, he is looking at the first watch, and he immediately notes the reading indicated by its minute and second hands. This requires a few seconds, but allows time to turn the attention to the next watch before the next signal is heard. He notes the reading of the second watch at the second signal, of the third at the third signal, and so on, finishing the first group of nine at the 48th second. The twelve seconds which elapse before the next signal, allow the observer time to turn a page of the comparison book, if necessary, and to rest a moment, before proceeding with the next group of watches. On the next day (if daily rates are desired) the observer repeats the process, taking care to begin at ten minutes after the hour, as he did on the day before. The second comparison for each watch is written immediately under the first one. When the task has been completed on the second day, the rates may be obtained by differencing the comparisons; the actual errors of the watches are not involved in the process. Additional comparisons may be made in the same manner, always starting at the same time each day.

If an interruption or momentary confusion results in failure to record the readings of one or more watches, the missing figures can be supplied after the last watch has been compared. The minute and second at which a watch is regularly compared can easily be found from knowledge of the group it is in, and its position in the group; and the error of a watch, determined by direct comparison with the standard clock, if applied to the time at which it is regularly compared, will give the figures which should have been recorded. It is also clear that the error of any watch may be found by subtracting the recorded time from its time of comparison. It is convenient to number the watch tags and the corresponding spaces in the record book consecutively, with a numbering stamp, in such a way that the times of comparisons are indicated in minutes and tenths of minutes.

The method outlined above admits of the comparison of watches with a standard clock at the rate of 540 an hour; the chances for errors are small, and the task is not especially tedious. The best place for the contact wheel is, of course, in the standard clock itself, if that clock is kept set to correct time.

This method of making comparisons is not used in connection with chronometers and the highest grade of watches, where tenths of seconds are taken account of; these are compared with the aid of the more accurate electro-chronograph, which has long been used for this purpose.

The Use of the Slide-rest

To get a bright, clean finishing cut with the slide-rest: First, run the lathe smoothly at high speed. Second, advance the cutter to the work slowly, thus making a very light cut. Third, grind the cutter so that it presents a cutting surface so small as to be little more than a cutting point, finishing it perfectly flat and smooth with a fine Arkansas slip.

It was Benjamin Franklin who said: "Being ignorant is not so much a shame as being unwilling to learn." Yes, teachableness is one of the greatest characteristics of a successful man. Industry and concentration are greater than genius.

Some Notes on Gold

GOLD is one of the oldest metals known, and since olden times its place as king of the metals has always been recognized. In fact, until recent years, since platinum made its appearance, it has always held undisputed sway.

Centuries ago, when chemistry was in its infancy, there were only seven metals recognized, corresponding to the days of the week, and to the seven planets.

Gold to the Sun, for Sunday.
Silver to the Moon, for Monday.
Iron to Mars, for Tuesday.
Quicksilver to Mercury, for Wednesday.
Tin to Jupiter, for Thursday.
Copper to Venus, for Friday.
Lead to Saturn, for Saturday.

It has been found in many parts of the world, and almost always in a virgin state, requiring less refining than most metals.

The largest quantities formerly came from the mines of Caravana in Peru, and Valdivia, in Chili, where originally it was so plentiful that the natives used it in making ordinary utensils, which were made of iron, pewter and brass in other countries.

It was regarded at one time as the only perfect metal, that Nature intended to produce it in all mines, and that when the course of Nature was accidentally obstructed, other metals, such as lead, iron tin, etc., were formed, which were only an imperfect form of gold itself.

This was the view of the alchemists, who spent their time searching for the well known philosopher's stone, which, it was supposed, would transmute the baser metals into gold.

There were others who believed that it grew like a vegetable, and many lives were spent looking for the seed of gold. It was sought for in minerals, vegetables, flowers, and even in the blood, heart, and brains of animals.

These views were ridiculed by the astrologers, who claimed that the only method of obtaining the seed was by fixing the rays of the sun in a certain manner.

They claimed the sun was a mass of liquid gold that was cupelled by the heat of the stars that surrounded it, and that its rays were simply the "sparkles" emitted in the heat of fusion.

The methods of refining gold were practically the same in olden times as they are to-day, using the cupel, the crucible, aqua fortis for parting, and amalgamation with mercury.

Aqua regia (nitro-hydrochloric acid) is the Latin name for royal water, so-called because it was the only liquid that would dissolve the king of metals.

Gold has been, however, authentically used in medicine, being introduced for that purpose in 1810, says A. Schleimer in the "Metal Record." Virtues were claimed for it in the treatment of many diseases by reputable physicians, but it has never been used to any great extent, and its value as a medicine is questionable.

A gold cure was greatly exploited several years ago, as a cure for the liquor habit, but the amount of gold used in the treatment has never affected the market to any great extent, and like all nostrums it was not long lived, though a great deal of money was made by those interested in the humbug at the time. It is still used in medicine, however, occasionally, in the form of chloride, the same form we use to prepare most of our baths.

Preparing the chloride properly is a delicate task, but one which every electroplater should be able to do, for the reason that you cannot get the best results from a gold bath, which contains a large amount of free acid, that must be overcome by an excess of alkali. The result will be an amount of undesirable salts in the bath, which will cause trouble. The method pursued by many in making their bath is to dissolve the gold in a mixture of nitric and hydrochloric acids, using a great excess of acid, then adding ammonia indiscriminately. When this settles the clear portion is thrown away, and the balance (fulminate) used for preparing the bath.

In the first place, where the ammonia is in excess it will dissolve some of the gold, and this will not only be lost, but it will also give you a false idea of the stength of your bath.

I have seen platers precipitate the fulminate, and use the mixture without decanting the clear liquid. This liquid contains among other things a considerable amount of ammonium chloride, which has no place in a gold bath.

In making your aqua regia, use one part of nitric, and three parts hydrochloric acid. One ounce of this mixture will dissolve 120 grains of gold.

The mixture should then be heated in an evaporating dish, in a fume chamber, at a low temperature until all the liquid is driven off, and the reddish yellow transparent mass is practically "candied." Frequent stirring hastens the evaporation. The result is gold chloride, or what is sometimes called the salt of gold. Care must be taken not to use too high a heat, as this will decompose the chloride and precipitate the gold in a metallic form. This chloride is very soluble in water, and can be made up in any convenient quantity, as it cannot spoil; and will give you a stock solution.

To make the fulminate add as much of the stock solution as you want to use to a quantity of warm water; mix, and then add ammonia carefully, with continual stirring until all the gold is precipitated. Allow the precipitate to settle every now and then, and the careful addition of ammonia will show when all the gold has been thrown down.

Now filter the mixture, and wash the precipitate thoroughly with water, by simply adding the water to the filter and allowing it to run through. Then break through the bottom of your filter and wash the fulminate from the filter into a bottle.

You know how much gold you have taken in the first place, and by using a bottle of relative size, you will find it very convenient in measuring any quantity of gold you may require. For instance, if you have used an ounce of gold to start with, wash the fulminate into a glass stoppered acid bottle in which you receive your C.P. acid. These bottles have a capacity of 80 ounces, on an average, or 5 pints, and by using one of these and filling it up with water, each four ounces will represent one pwt. of gold.

There is one important point that should be borne in mind in making fulminate, and that is never to allow the process to lag, after the fulminate is formed until the process is finished, for the reason that the fulminate is a very dangerous explosive in the dry state.

Pure gold is a very soft, bright yellow metal, and with exception of platinum, is the heaviest metal we have. It is more malleable and ductile than any other metal and water, air, single acids, and most gases have no effect upon it. For this reason it not only forms one of the best protective coatings, but when polished will retain its brilliancy longer than any other metal. It is so malleable that one ounce will cover 100 square feet, and it will take

nearly 300,000 of the thinnest leaves to make an inch in height. Through transmitted light it is green, but when the lustre is destroyed by heat it is red.

A small percentage of silver and copper is added to it in making the leaf, to give it body. It can also be drawn into wire as fine as a hair, but cannot be successfully cast, owing to its great contraction.

Gold is estimated by the carat, which is not a weight, but a degree of quality. When pure it is 24 carats fine, and the number of carats of any article indicate the proportion of pure gold in 24.

It is used in photography to produce the beautiful purplish-black tint, which is permanent. In ceramics it is used in metallic form, and also to produce, in combination with tin, the color known as the purple of cassius, which is undoubtedly the most beautiful and permanent purple color known.

The refining of gold is one of the simplest processes in metallurgy. Most metals are found in nature in the form of an oxide, sulphide, or some other salt, requiring extensive refining operations, while gold as a rule is found in the metallic state, frequently associated with other metals, such as silver, copper, iron, etc.

There are three principal processes in refining: Amalgamation where the gold is taken up by mercury, and recovered by distilling the mercury from the amalgam; the chlorination process, in which the ore, after being exposed to a high heat in a furnace, is treated with chlorine, which dissolves gold; and the cyanide process, by which it is extracted with a weak solution of cyanide.

The recovery of gold from solution, in mining operations, is done to a great extent with zinc, in the form of fine turnings or shavings. The mass is then treated with an acid, which dissolves the zinc, and leaves the gold, which is refined. Other agents which will accomplish the same purpose, are oxalic acid, and sulphate of iron.

Refinishing Silver Plated Flatware

The refinishing of worn silver-plated steel knives and forks is not a difficult proposition, states the "Metal Industry," as the polishing depends upon the condition of the surface of the articles.

The polishing may be accomplished in two or three operations, viz., first wheel, 120 emery; second wheel, 160 emery, and the finishing wheel, 200 emery. The polishing medium should be tripoli.

It is advisable to remove the silver from the old knives, as this old silver will help to give a profit. The knives can be made the anodes in the silver solution so that when plating the silver will be reduced and re-deposited upon other work. Or a cyanide solution can be prepared consisting of about six ounces to a gallon of water, making the knives the anodes and using a piece of sheet steel for the cathode, that is, using a reversed current. When the steel becomes coated with silver it can be used as an anode for plating as long as any silver remains.

After silver-plating, if a good smooth surface has been previously prepared on the surface of the knives, they may be cut a very little with tripoli, but it must be a very light cut. Then color on a soft wheel using lamp black and kerosene oil or jewelers' gold rouge and denatured alcohol.

The method of plating should be a sfollows: Cleanse in an electro-cleaner which should be used hot or near the boiling point and should consist of the following:

Water	1 gallon
Soda ash	8 ounces
Water glass	¼ ounce

Use sheet steel as the anode and after cleansing for a minute or so with a good current at 5 to 6 volts, wash in water, then immerse in a muriatic dip, consisting of half acid and half water, then rewash in water and strike in a silver strike consisting of—

Water	1 gallon
Sodium cyanide	6 ounces
Silver cyanide	⅛ ounce

Use steel anodes with a small piece of copper. This strike should only show a shadow of silver on the knives, and from this first strike immerse the articles in the second strike:

Water	1 gallon
Sodium cyanide	4 ounces
Silver cyanide	½ ounce

Then plate in a regular silver solution consisting of at least 3 ounces of silver cyanide and 4 ounces of sodium cyanide per gallon of water. For a second or triple plate you would have to plate from 45 minutes to 1 hour and a quarter, depending of course upon the amount of silver in the solution.

The Magic Silver Pan

No doubt the Magic Silver Pan, known also by various other names, is based upon the electrolytic method of cleaning tarnished silver. The necessary materials are a graniteware cooking utensil deep enough to allow the silverware to be covered by the solution; a clean piece of aluminum or zinc, preferably the former, and ordinary baking or washing soda.

The solution consists of a teaspoonful of soda and a teaspoonful of ordinary table salt to one quart of water; and it should be brought to a boil in a graniteware or enameled saucepan. A sheet of zinc or aluminum is then dropped into the hot solution and the silver to be cleaned is immersed in the solution in such a way that it comes in contact with the metal sheet. The tarnish should disappear in a very few seconds, when the articles should be taken out, rinsed in clean water and dried in a soft cloth.

According to a special bulletin published by the United States Department of Agriculture, aluminum is much more satisfactory than zinc for use in this way, since it does not become coated with carbonates that interfere with the chemical reaction, as zinc invariably does. When zinc is used, it must be frequently cleaned in diluted hydrochloric acid.

The Magic Pan is most effective when the solution is brought to the boil during the process of cleaning, while its efficiency falls off rapidly when the temperature is allowed to fall below the boiling point. When used repeatedly this method produces a satiny finish on the cleaned silver. If a burnished surface is desired, the silver must be polished lightly from time to time in the ordinary way with fine rouge or powdered whiting.—"The Manufacturing Jeweler."

There are more business opportunities to build up retail success, than there are wide-awake men to take advantage of them. The more a man knows about his business and the more he harnesses up that knowledge with his working plans, the more profitable his business will be.

Col. Vidito Entertains Staff of Former "M. S. Brown & Co."

The dividing line, with the passing out of the old firm of M. S. Brown & Co., Limited, which is now affiliated with the firm of Henry Birks & Sons, Limited, was fittingly celebrated last month, when Colonel Vidito, president and manager of the old firm, gave a farewell banquet at the Tally-Ho to his old employees. Colonel Vidito has been thirty-eight years connected with the firm of M. S. Brown & Co., Limited, during which time he has so successfully handled the business that up to the time of his retirement it was one of the largest jewelry establishments in Canada.

The banquet will be a pleasant memory that will live in the minds of employer and employee for a long, long time. The beautiful flower-bedecked tables, trimmed with American beauty roses and carnations, laden with all the good things the Tally-Ho could provide, the music of the fine orchestra, the dancing afterwards, provided a wonderful evening of mutual enjoyment.

Two very pleasing incidents of the evening were the presentation of a solid silver loving cup, suitably inscribed, to Colonel Vidito, also the presentation of a silver cigarette box to Mr. Waldron, who is severing his connection with the new firm to join the staff of Ferguson & Page, of St. John.

The loving cup was from his old staff, given as a memento of his long association with them and the jewelry business. The presentation was made in a very neat speech by Wm. Brown, factory foreman, the oldest employee, having been with the firm of Brown's when Colonel Vidito purchased the business in 1897. The inscription of the cup read as follows:

"This loving cup is presented to I. W. Vidito, on his retirement as president and manager of M. S. Brown & Co., Ltd., by his staff, Halifax, N.S., April 6th, 1920."

Colonel Vidito was completely taken by surprise, and replied in a neat speech, thanking his old employees, and saying that the cup would always be very precious to him, and would occupy the most prominent place in his home. Col. Vidito then proposed a toast to the new management, which was replied to by Mr. Vossnack, who will have charge of the Birks' house in Halifax.

Dancing, music and song followed, and the happy evening broke up with the singing of Auld Lang Syne.

AFTER CANADIAN TRADE.

The Orbito Optical Co., Ltd., of Stewart St., Spring Hill, Birmingham, wishes to get in touch with houses in Canada interested in the importation of rolled gold, silver and nine-carat jewelry. They manufacture alberts; curb, expanding and fancy bracelets; brooch and bracelet safety chains; ear and eyeglass chains; jewelers' findings; guards; plain and fancy necklets; safety pins; swivels; slave bangles; tie pins; mesh bags; etc., and prefer to deal through the medium of an agency.

London Trade Present Cane to Retiring Business Friend

The Jewelers' Club of London, Ont., held a get-together banquet on Tuesday evening, May 18, in the Royal Cafe, and it was one of the most enjoyable meetings in the history of the trade. President John S. Barnard, who was in the chair, stated that it was the first gathering in two years, owing largely to war conditions. London jewelers, he said, had thoroughly realized the benefits to be obtained through co-operation, and were working together in a manner which had won for them the eulogies of the men in the trade in many other cities. He urged that the good feeling which has existed be continued.

Alfred Morphy, who is retiring after having been in the jewelry business in London for forty-three years, was the guest of honor. After he had favored the company with two humorous readings, which were thoroughly enjoyed, Chairman Barnard called upon C. H. Ward, who presented Mr. Morphy with a very handsome cane, suitably engraved.

Mr. Ward explained that he was making the presentation on behalf of the members of the Jewelers' Club of London. They wished an old and highly esteemed colleague to accept it as a token of good fellowship. It was given not because Mr. Morphy had reached that age where he required a cane to lean on, but as an appreciation of a good fellow.

Mr. Morphy made a brief but suitable reply in acknowledgment of the gift.

Eulogistic addresses regarding Mr. Morphy and the work he has done in London were then made by A. E. Cooper, secretary H. H. Young, Chas. F. Jones and president John S. Barnard.

During the evening a number of topics of special interest to the trade were taken up and discussed informally. President Barnard led a discussion regarding the prices of silverware. A vote was taken on the question and it was decided that the new list prices should be adopted.

The matter of adopting the minimum price list for repairs was next discussed. President Barnard pointed out that this matter has been receiving careful consideration by the executive of the association and also the National Association.

W. G. Young stated that the list was the result of the efforts of a special committee appointed last year. It had been revised and re-revised on account of the many changes that had taken place in prices. Members, he said, should not forget that it was the minimum they should charge.

Mr. Willmott asked if it included

a charge for calling for and delivery of clocks which were to be repaired. He said that the matter of sending for a clock and then delivering it after it had been fixed was one that meant time and expense for the jeweler.

Mr. Agranove agreed with Mr. Willmot and then made a motion that the list be adopted with the addition that a charge of $1 be made for calling for and delivering clocks. This was carried unanimously.

Valuation of goods was another matter which came up for discussion. President Barnard said that many jewelers refuse to value goods except in such cases as they were properly employed to do it.

Charles F .Jones stated that pawnbrokers frequently bought stuff over to his place of business for valuation.

President Barnard expressed the view that this was a business transaction and should be charged for.

"We are very careful," said Mr. Jones, "to examine the mountings and refuse examination if we have any reason to believe from marks or mountings that any products of local men are being offered. There are many actors and actresses who wish to dispose of goods also. If the members think valuations of this kind should be charged for, if they make a ruling in the matter it will be acted on."

President Barnard gave it as his opinion that charges should be made. He pointed out that it took years of study and much knowledge to make the valuations, and that as such the work should be paid.

President Barnard led a discussion regarding standing by prices of goods as marked.

"It is up to us," he said, "to uphold the dignity of our profession . The more we become seized with the importance of this matter the better it will be. We can very easily give the public the idea that our business is not run on business-like lines. I ask you, in so far as it is possible, to mark things at a fair price and then adhere to it. I do not mean that you should never vary, but what is essential is that you should make the price, and not the customer. If a customer comes into the store and sees a piece of goods marked at $25, and says he will give you $20 for it, and you take it, your action does not add to the dignity of the trade or inspire confidence on the part of the public."

He went on to explain that in some cases where a piece of merchandise moved slowly, or became shopworn, and it is desirable that it should move, it might be all right to accept a lower price than originally marked, but not as a general rule. There were few merchants, he said, who didn't have some stock on which they were willing to take a little lower to have it off their shelves.

"Generally speaking, though," he said, "it is for you to make the price and stick to it. Your business life depends upon your getting a fair return. If you have goods which get shopworn or out of date, you have a perfect right to put prices down, but not otherwise."

The election of officers resulted in John S. Barnard and Harry H. Young being re-elected as president and secretary respectively.

Alfred Morphy was unanimously elected an honorary life member and in addition to a new office to be known as Bard of the London Jewelers' Club.

The question of entertaining the visitors to the district meeting which is to be held in London on June 9, was discussed and the London Club decided to look after the matter in a manner that will be satisfactory. It is expected that about 75 jewelers, with their wives and families, will be in the city for the gathering.

The above picture was "snapped" recently at Kenora when Mr. Alex. Falle, Managing Director of the Waltham Watch Co., Ltd., of Montreal, and Mr. Ives L. Lake, of Waltham, Mass., were on a trip to Winnipeg. With Waltham watches in the pockets of the train crew, Waltham officials on board, and a Pullman car labelled "Waltham," this train doubtless ran strictly on schedule time. Everybody will recognize Mr. Falle standing at ease to the left as you look at the picture. The other gentleman is Mr. Lake, whose field of operations radiates from New York. Both these gentlemen are optimistic as to business prospects in the West.

KINGSTON JEWELERS MEET.

The annual meeting of the Kingston District Jewelers Association was held in Kingston at the Frontenac Club on Wednesday, May 12th.

The firms represented were: F. W. Coates, W. Keeley, Kinnear & D'Esterre, W. G. Lyons, W. McCandless, R. J. Rodger and Smith Bros., Kingston.

The delegates from Napanee and Gananoque, which are included in the Kingston District, were unable to be present.

Officers for 1920 were elected as follows: President, Mr. F. Kinnear, Kingston; Vice-President, Mr. Chinneck, Napanee; Secretary-Treasurer, Mr. G. Smith, Kingston; Committee, Messrs. F. W. Coates, R. J. Rodger, H. M. Wilder, Kingston; and H. J. Reid, Gananoque.

A repair price list, which is practically the same as that published by the Ontario Jewelers' Association and which has been under trial in Kingston for the past two months, was adopted, and it was also decided to charge for all engraving on articles sold.

"Early Closing" was discussed and adopted the same as in 1919, and other points of purely local interest were discussed and considered.

The meeting was profitable, and thoroughly enjoyed by all present, whose great regret was that the affiliated firms outside the city were unable to be present.

HALIFAX.

Messrs. Cooley Bros., the enterprising Barrington Street jewelers, have recently enlarged their floor space and installed a number of handsome wall show cases. These cases, finished in rich old mahogany colors, are splendidly adapted for the display of silverware, glass and toilet articles. The cases were furnished by Messrs. Kent-McLain Co., of Toronto, and are of their usual good workmanship. Messrs. Cooley Bros. are to be congratulated on the general effect.

Mr. Timberlake, of the Messrs. Henry Birks, Ltd., Montreal, has removed to Halifax, and will assist Mr. Vossnack in the direction of the affairs of the Eastern branch of the firm.

Mr. W. B. Williams has recently opened a business in the busy north end. Mr. Williams has many years' experience in the manufacturing and repairing of jewelry and it is quite likely that he will develop a splendid trade in this steadily growing part of the city.

It is rumored that two young

gentlemen will, about the first of June, open a jewelry store on Gottingen Street, of this city. Your correspondent will send particulars concerning the location, etc., next month. One of the partners has been associated with the late firm of M. S. Brown & Co., as engraver, for a number of years.

MONTREAL NOTES.

Mr. J. A. Caron expresses the opinion that the high prices, and continued rise in prices will come to a sudden stop one of these days. "The position is going to change," he said, "and so is the labor situation. Conditions to-day are artificial, owing to the amount of money in circulation. The working man is for the moment like a real estate man in a boom: as long as the boom last, he thinks the universe revolves round him. But when the boom stops, he will find he is out of it.

"All other lines of business are gradually getting into the same position as the railroads, where the workers are getting so much that the companies cannot make both ends meet, and in these circumstances something is bound to give way sooner or later."

The labor situation seems a little quieter than it did a short time ago. The men have withdrawn their threat to strike, and everything is calm, at least on the surface. The general impression, however, is that the danger, though averted for the time being, is liable to crop up again at any time, and it is feared the men may only have postponed action to a more convenient season. However, for the moment all is well and it remains to be seen what effect the taxes will have on trade and thereafter, on the exigencies of labor.

Mr. Thomas W. Wright, representing P. W. Ellis & Co., Ltd., of Toronto, has removed from Canada Building, St. James street, to Southam Building, 128 Bleury street.

Messrs. Roughton & Skelton, Ltd., have removed from 364 University street to 32 McGill College avenue.

Messrs. Smith, Patterson Co., Ltd., have removed from 63 St. Alexander to 122 St. Antoine street.

Mr. Newton McLean, of Messrs. P. W. Ellis Co., Ltd., Toronto, was in town for a couple of days on business.

The Ingersoll Watch Company have moved from 128 Bleury street to Dandurand Building.

A serious loss was sustained by the east end jewelry community in the death of Mr. Joseph Leroux, late of 673 St. Catherine street east, a long-established and well-known east end retailer, who died suddenly a few weeks ago.

Miss Miriam Wilkes Birks, eldest daughter of Mr. and Mrs. William Massey Birks Stanley street, Montreal, of the firm of Henry Birks & Sons, Ltd., was married last month to Mr. Louis Gillespie Erskine, son of Mr. and Mrs. Charles W. Erskine, of New York. Rev. Dr. Herbert Symonds, rector of Christ Church Cathedral, performed the ceremony.

Mrs. A. H. Laberee, optometrist, of Lennoxville, P. Q., is taking a post graduate course in optometry in Toronto. Mrs. Laberee is the wife of Mr. H. J. Laberee, well known jeweler of Lennoxville. About 19 years ago Mr. Laberee realized that the primitive method of handing out glasses to people without scientifically testing the eyes was sure to meet with disfavor, and, not being able to leave business to take the necessary course, persuaded Mrs. Laberee to go to Montreal and take a course in optometry.

Mr. Alfred Schwob, of Schwob Bros., Montreal, has just returned from a trip to Europe. Mr. Schwob has been away since February and consequently has had the opportunity of studying conditions existing there appertaining to the watchmaking trade.

ONTARIO.

Among the incorporations in Ontario last was the following: Geo. H. Lees & Co., Limited. Incorporators: William Lees, George Harman Lees, Stuart Harman Lees, and Wallace William Lees, manufacturers; and Herbert Stace Lees, barrister-at-law—all of Hamilton. Capital $250,000, divided into 2,500 shares of $100 each. Chief place of business, Hamilton.

Among the visitors in Toronto last month was Mme. A. H. Labaree of Lennoxville, Que., wife of the well-known jeweler of that prosperous centre. Mme. Labaree, who has charge of the optical department of the business, was brushing up her knowledge of optometry by taking an advanced course with the aim of securing a certificate from the Ontario Board of Optometry.

Mr. Ross Archer, for many years in business in Cobalt, where he sold out last fall to Mr. F. G. Laird, of Parry Sound, has returned from a successful trip through the western provinces as representative of R. Roy Co., Limited.

Mr. Fred W. Westren has returned from a splendid spring trip in the interests of his well known houses, Messrs. Geo. H. Lees & Co., Ltd., of Hamilton and Fremes & Co. of Toronto. Fred is now summering at his Point Au Baril cottage, but will be on the war path again probably early in August.

Geo. H. Lees & Co., Ltd., of Hamilton, report business better than ever. So far instead of any falling off in trade due to budget taxes they have found it necessary to call in the contractors and make some alterations and additions to their factory to help them take care of increasing orders. The loyalty of their employees has been so marked that the firm recently presented each of the employees of six months standing or more with a Group Life Insurance policy, with a maximum value of $3,000 per employee.

The announcement was made last month that the household of Mr. A. H. Felt, Barrie, Ont., had been gladdened by the arrival of a baby boy and many and hearty have been the congratulations showered upon Mr. and Mrs. Felt. In these THE TRADER and the trade generally will unite.

WESTERN ONTARIO.

Fortune has smiled on Marshall B. Lloyd, of Menominee, Mich., formerly a jewelry peddler through the countryside around Meaford, Ont. A year and a half ago he invented a process for producing baby carriages, woven furniture and baskets which is thirty times faster and many times better than the fastest hand work. A New York representative of Lusy & Sons, of London, England, investigated the invention and recently closed a deal by which Mr. Lloyd gets $1,500,000 for the British rights. All his life Lloyd has been "tinkering" at inventions, and several times has been dismissed as an "insane inventor."

Work is proceeding at Listowel, Ont., on a handsome new jewelry store for A. E. Murton, formerly of Wallaceburg, Ont.

Peter Birtwhistle, of London, Ont., has returned after spending some months in England visiting the scenes of his boyhood days.

George Bennett, a soldier, will probably receive the jewelry store of the late William Ashcroft, at Wiarton, Ont. A caveat which was filed in the Court House at Walkerton against the will of Mr. Ashcroft, has been withdrawn and efforts are being made to settle the estate without litigation. Bennett, whose home was in Wiarton, became very intimate with Mr. Ashcroft, and the latter took such a liking to him that he left him his jewelry store and also a movie theatre he owned in Wiarton. Relatives took action to contest the will.

The demand for our popular Plain or Enamelled Souvenir Spoons, Brooches, Buttons, etc., is largely increasing day after day.

The time is now fast approaching when thousands of visitors will tour the country and if you have not already ordered your requirements we would advise that you do so at once so that deliveries may be made in good time.

Information and samples forwarded on request.

CARON BROTHERS

Bleury Street ∴ MONTREAL

WINNIPEG.

The jewelry store of Breslauer & Warren, Winnipeg, was burglarized the early part of May, by thieves boldly breaking the large plate glass window with a huge piece of concrete, and getting away with many of the valuables therein displayed for the benefit of Portage strollers. The stock taken, in watches, chains, necklaces and rings was valued at six hundred dollars. Fortunately, it was covered by insurance. Among some of the things which they did not get in the early morning raid was a valuable diamond ring, which in the rush had been tipped over. Probably just about that time a policeman's heavy tread was heard in the distance. The window broken is on one of the lightest corners.

As another practical illustration of the rapid progress being made by the Canadian Ball Watch Company, a young western corporation which already has an enviable reputation, it might be mentioned that it has again been necessary for this company to move into larger quarters in order to cope with the rapid expansion in business, the second time within one year in which this has had to be done. During the early part of May the company moved into another suite of rooms in the Confederation Life Building, Winnipeg—in which block, by the way, this institution has been since its inception several years ago. This gratifying expansion is a handsome tribute to the general manager, Mr. O. H. Pyper, to whom practically all the Canadian trade development is due.

The trade may also be interested to know that the Canadian Ball Watch Co. has secured the exclusive rights in Canada for the sale of the new Tiffany Never-Wind Clock, the very latest thing in non-winding clocks. It is the first radical clock improvement in three hundred years; stands ten inches high, measures six inches across at base, has a three-inch porcelain dial and a clear glass globe. The metal parts are highly polished, substantially gold plated and lacquered. A unique rotating pendulum movement replaces the old swinging one, and a small inexpensive standard battery—changeable perhaps once in one or two years—keep the clock going smoothly without winding week after week and month after month. At the same time it becomes a rare ornament to any mantel-piece. It is sure to make a hit in the homes and offices.

Members of the trade, particularly in Western Canada, will be interested to know that Mr. T. McG. Robertson has joined the staff of the Canadian Ball Watch Co., of Winnipeg. He is well known both East and West, having been for several years missionary salesman for the Waltham Watch Co., with whom he proved to be one of the most popular representatives on the road prior to tendering his resignation. Mr. Robertson will cover the western provinces and will call on all the jewelry trade. He expects to make his home in Vancouver. Incidentally, it might be mentioned that Mr. Robertson has always been a consistent booster for the Canadian Jewelers' Association, and he had considerable to do with the pioneer work in getting the trade interested. On hearing of his resignation, the Waltham managers and employees at Montreal presented Mr. Robertson with a mantel clock, as a token of the esteem in which they have held him during his 38 years' service with the firm.

Mr. T. McG. ROBERTSON.

CALGARY.

The wholesale jobbers, McGeachie & Holdsworth, report that their two travellers who cover the three western provinces have brought in so many orders that they cannot keep up with them, even with their staff of eight busy all the time. They are still filling orders in silver plate from last year. The demand for watch repairing material is very heavy. They say that conditions are vastly improved this spring as they are now able to obtain supplies. That skilled labor is at a premium explains many of the delays in filling the orders in the East, but already the situation is improving and the promises of autumn delivery of goods from London, Eng., makes the prospects of the trade very bright for the West, where there is wonderfully brisk purchasing of jewelry.

Craven Bros., who have been in the manufacturing business for the past twenty months, in Calgary, have found that their business has grown by leaps and bounds, and they are filling orders from Saskatchewan and British Columbia as well as all over Alberta.

R. H. Uren feels quite at home in his store on Eighth Ave. again, after his visit in the East. He reports business better than he expected this spring, and his optimism is based on fortunate experience, like most Westerner's. The West is being supplied through Canadian houses of a large quantity of goods of the better class. This makes it easier to supply the customers of the West, as their demand is principally for first class articles.

The watch repair department of H. R. Chauncey's store is the busiest part of his fine premises. At present he has eight experts on this work alone. Mr. Chauncey has a phonograph department, where he is kept busy disposing of his fine machines.

The watch repairing department of D. E. Black & Co., Ltd., has outgrown its old quarters and is being removed to the Southam Building, across the road. This is the second move since the store was moved to its fine quarters in the Herald Building. In order to find space enough last year, additional room had to be secured outside the store proper, in another part of the building higher up. The new quarters will have 1,000 square feet of space, and a staff of twenty-four will try to keep pace with the fast-developing part of the business. Mr. Hill will take charge of the shop, with Mr. Sparling in charge of the whole department. The optical work will now be done in the basement, with five experts for that department. Mr. Black has returned from a trip to the Old Country, where he spent some time in Birmingham, London and Paris. He says that the wholesalers are all keen on getting export trade, which is even better now than before the war. England has "come back" more quickly than France, which has been hindered by a serious coal shortage. Leather goods, silver and china—the

popular Crown Derby, Minton, Coupland and Coalport—were the lines in which Mr. Black was particularly interested, visiting the various centres of manufacture and seeing what prospects there are for getting shipments at an early date.

"Business this year is as good if not better than last year, notwithstanding the backward spring everywhere. Prospects are very, very bright." This shows Mr. Black's truly western spirit, the spirit with which he has built up his enormous trade.

H. R. Chauncey has purchased the splendid location now occupied by him at 116A Eighth Ave. E., right in the centre of the main business street in Calgary. Mr. Chauncey has occupied these premises since 1914, when he established his jewelry business. The building was erected by L. H. Doll, who gave up business in 1913, when the premises were taken over by D. E. Black & Co., Ltd., of which company Mr. Chauncey was vice-president. In June, 1914, Black's moved to their present location in the Herald Building. In November, Mr. Chauncey started business on this site, for, although the war conditions made things look gloomy, he felt that the location was a splendid one. He has never regretted his decision, for he has built up an excellent trade by his close attention to details and good service.

BRITISH COLUMBIA.

At a recent meeting of the executive of the British Columbia branch, Retail Jewelers' Association, a suggested price list came up for the approval of the members. The list was discussed very fully, compared with the price list issued by the Alberta Association, and was finally endorsed. The secretary, Mr. Jacoby, was instructed to have copies of the list printed for the benefit of members of the assosiation. O. B. Allan presided.

What is the matter with holding a joint pic-nic of jewelers opticians and their employees? We believe such an outing would be welcomed by the trade, and the outdoor function might be sponsored by the local Retail Jewelers' Association as one of their first official acts towards that harmony and co-operation which is essential in modern business. There are so many beautiful spots within easy reach of Vancouver—and all of them ideal for purposes of a pic-nic nature—that there should be little trouble in making a selection for the outing. We would respectfully suggest the chartering of one of the speedy C.P.R. coastal steamers for the day; one of the most elegant little coves on the British Columbia coast is Ganges Harbor, a few hours' run from the city, and an admirable place for an outing of the proposed nature. The sail over the smiling azure waters of the Gulf would form not the least enjoyable part of the outing, and there would be sufficient time ashore for the usual sports and games. The compiling of an appropriate prize list would hold no terrors for the executive of the association. Think it over, gentlemen; we hope that the suggestion will take root and will in due season bear good fruit.

Maurice Walsh, one of the old-timers on the road, is meanwhile in Vancouver, accompanied by Mrs. Walsh, on a somewhat belated honeymoon trip.

C. Boas, of J. Boas & Co., diamond merchants, Toronto, was also visiting Vancouver during the month Another diamond merchant called on the trade, in the person of Myer Mittenthall, who came direct from Amsterdam.

R. C. Manning, of Tod & Manning, Vancouver, has purchased the vacant lot adjoining his home on the hill overlooking Kerrisdale, and now possesses the nucleus of a very desirable little "estate" in this choice residential suburb of Greater Vancouver. The vacant land has been double-plowed and put in orchard; a part of his recent acquisition Mr. Manning has had converted into a real chicken ranch, stocked with a fine flock of birds.

N. T. Shirlaw, formerly accountant at the Winnipeg store of Henry Birks & Sons, has just taken charge of the office in the Vancouver store.

Alf. Scrivener, buyer for the novelty and leather departments of the Vancouver Birks store, has arrived in England, on a buying trip. Mr. Fox, buying for the silver and cut glass departments, has left on a trip to the Eastern Canadian and United States markets.

Max Howe, of the Mercantile Importing Company, Vancouver, is on a trip to the Eastern commercial centres, looking over the markets. Mr. Howe is expected back in Vancouver about the close of May.

One year in jail was the sentence meted out to J. B. Hyndman, who pleaded guilty to a burglary at the Harry Pickering store in Vancouver some time ago. According to his own admission, Hyndman was addicted to the use of dope, and his wife, who has a homestead near Calgary, was anxious to take him away.

S. H. Jacoby, of Jacoby Bros., manufacturing jewelers, Vancouver, has opened a Toronto office under the name of S. H. Jacoby & Company. The new firm specializes in all kinds of loose stones—precious and semi-precious—and gems of every description. Business has been very good indeed since the opening.

Another of the girls in the Vancouver Birks' store is forsaking the dispensing of wedding rings and wedding gifts to accept one of the former herself—and, we have no doubt, a great many of the latter also, for she is one of the most popular members of the Vancouver staff of the big Canadian organization. We refer to Miss Gladys Wallace, who has served efficiently in the mail order department for the past five years. As a reminder of the many happy days spent together, and as a token of their regard and esteem, her fellow workers presented Miss Wallace with a Queen Anne tea set and tray. Another evidence of Miss Wallace's popularity among the staff came in a letter presentation from the watchmakers, who added as their particular tribute a fine cut-glass dish.

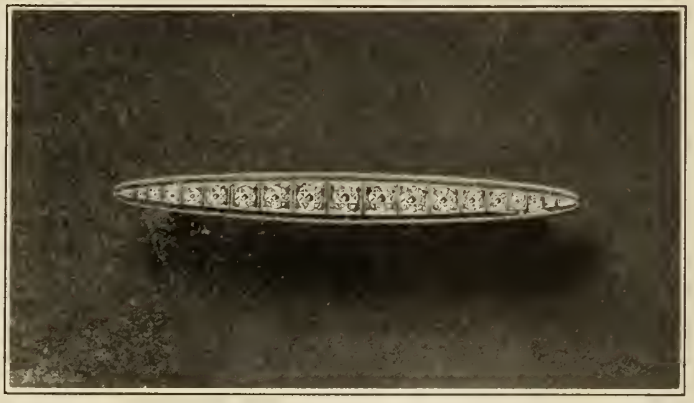
Harry Pickering, jeweler and optician, did not get off Scot-free when a customer visited his store with a marked cheque for $400. After selling the man a diamond ring and several smaller articles of jewelry, Harry gave him his change partly in cash and the balance in his personal cheque. Monday morning it was discovered that the cheque had been raised from $4.00 to $400. Although the detectives were immediately put on the case, nothing has yet been heard of the criminal in the case. Payment of the cheque was stopped by Mr. Pickering.

Mr. Nye, formerly manager of the jewelry department of David Spencer's department store, Vancouver, has opened in business on his own account on Granville Street, just above Smythe.

The local Birks' factory is in the meantime busy at work on a presentation article to be given Sir Robert Kindersley by the staff of the Hudson's Bay Company, Vancouver. At the time of our visit to the factory, the matter was still being kept secret, the only information Mr. Carson would divulge being to the effect that it was something absolutely unique, in which the different minerals of British Columbia would play a prominent part.

GUARANTEE

We will replace without question, any link or links which have been broken, bent or damaged through reasonable cause.



Mr. Manufacturing Jeweler, have you ever considered the advantage of buying your wire, tubing, hollow wire and flat stock from a rolling mill whose entire time is devoted to specializing in this line? You can save time and money by using this department in which we carry a complete stock of full range of sizes for the manufacture of gold and gold-filled jewelry.

Our rolling mills department is most complete and is in a position to look after your requirements on materials as well as settings, galleries and findings.

It is essential at the present time, to compete with imported jewelry, to lower your manufacturing cost as much as possible.

You can do this by using materials which are made by machinery at a much lower cost than they can be produced in the average small factory.

IT WILL PAY YOU TO INVESTIGATE

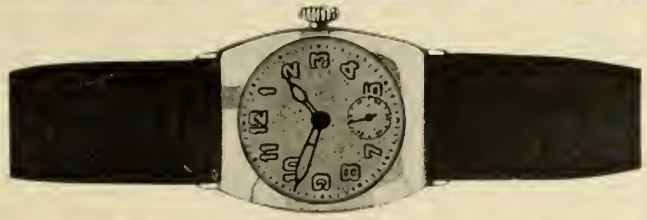
Sold by American Watch Case Co., Waltham Watch Co. and all leading jobbers.

The Goldstein Jewelry Mfg. Co., Limited

Manufacturers of High-Class Platinum and Gold Jewelry

180 John Street - Toronto, Ontario

ROLEX



0647RF

ROLEX LEVERS
Obtained
7 World's Records
1913-14

0670
Unbreakable
Glass

Rolex Interchangeable Spare Parts

IN ALL SIZES ∴ KEPT IN STOCK

ROLEX WATCH CO.
8-10 WELLINGTON ST. EAST
TORONTO

Canadian Representative
F. NORMAN NORTHCOTE

THE 1920 SERIES
Waltham Advertising

To Help Increase Your Waltham Sales

The advertisements reproduced here—actual size, nine inches by three columns—will appear this year in a big list of the leading Canadian newspapers. The same series, in two-column size, will appear also in the foremost magazines and farm publications.

The aggregate circulation of the publications used is

2,335,931

When you consider how frequently each publication is read by several people, you will see how thoroughly the Waltham message of quality is delivered to the people of Canada.

Link up with Waltham advertising by displaying Waltham products. If you have not received a copy of "Waltham Watchwords"—the new dealer series for 1920—write for a copy.

WALTHAM WATCH COMPANY, Limited
MONTREAL
Makers and Distributors of Waltham Products in Canada
Factories:
Montreal, Can. Waltham, U.S.A.

Let your watch reflect your character
WALTHAM
THE WORLD'S WATCH OVER TIME
Like any other good machine a Watch deserves some care
WALTHAM
THE WORLD'S WATCH OVER TIME
You gain in Prestige when you own a Waltham
WALTHAM
THE WORLD'S WATCH OVER TIME
A good watch is always an asset
WALTHAM
THE WORLD'S WATCH OVER TIME
When buying a watch think first of quality
ALTHAM
WORLD'S WATCH OVER TIME
Basic reasons for Waltham supremacy
WALTHAM
THE WORLD'S WATCH OVER TIME
Wishing you a Merry Christmas
The Distinctive Christmas Gift
WALTHAM
THE WORLD'S WATCH OVER TIME

QUALITY MADE IN CANADA JEWELRY

Buying Jewelry at Home

Price

You can procure Jewelry on the Canadian market at prices equal to any country in the world.

Design

We know what our Canadian people want. Our designs are **up-to-the minute.**

Workmanship and Finish

Consistent good quality is our pride — you can share in this satisfaction.

Our Jewelry Lines consist of:

Rings, Pendants, Necklets, Lavallieres, Bar Brooches, Ear-rings and Cameo Brooches

The **Cuff Links** are in **Gold** and **Silver.** Some **Engine-Turned** and **Enamelled.** These links manufactured by

THE ELLIOTT-BISHOP COMPANY, Toronto

WE ARE THE SOLE AGENTS:

ANTHONY BROTHERS

Makers of High Grade Jewelry

24 Adelaide St. West :: Toronto, Ont.

A REGISTERED TRADE MARK B

V. T. F.

Watch Glasses

Standard of the World

V.T.F.

is an abbreviation of VERRERIES TROIS FONTAINES, Lorraine, France, where V.T.F. glasses have always been made. All others made elsewhere are imitations.

Sold by All Jobbers

HAMMEL, RIGLANDER & CO.

EXCLUSIVE WHOLESALE DISTRIBUTORS

NEW YORK, U.S.A.

TRAUB
Decorated Wedding RINGS

"Orange Blossom"

These rings are deeply and beautifully chased in a design of Orange Blossoms, the age long symbol of marriage vows, and make a direct sentimental appeal to the heart of every bride.

18k Gold Platinum Platinum Over-lay

MADE IN CANADA

We are pleased to announce to the trade that we are the Canadian manufacturers of Orange Blossom wedding rings under the Canadian patents.

Illustrated price list sent on request.

SANSBURN PASHLEY MFG. CO.

Makers of Distinctive Jewelry

Windsor - Ont.

SOLE CANADIAN LICENSEES

EARRINGS

play an important part in the costume of the fastidious dresser.

We have an excellent variety of Gold and Gold-filled Earrings, in the latest designs, that are very attractive and distinctive. We also carry a complete general line of Gold and Gold-filled Jewelry in many novel designs.

And a Large Assortment of

Cigar and Cigarette Cases

at prices that make a very attractive proposition to any dealer.

Another of Our Specialties is

an extensive range of velvet-lined, leather and leatherette-covered metal Jewelry Boxes.

Should our representative fail to call on you it will be greatly to your advantage to drop us a line, or should he call do not fail to inspect the range, as it holds many interesting features for you.

J. L. SABBATH & CO.

5 Notre Dame Street West, Montreal

REPRESENTATIVES:

Eastern	Central	Western	Montreal
J. Kert	J. Kert	I. Sabbath	Chas. E. Demers
Theo Foisy			

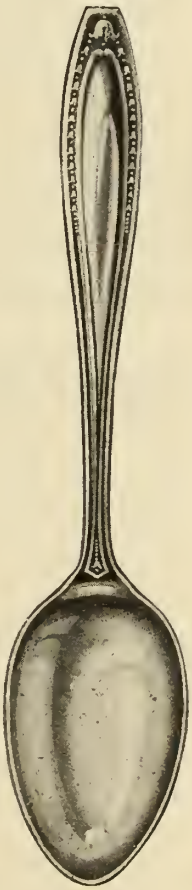
'HEIRLOOM' PLATE

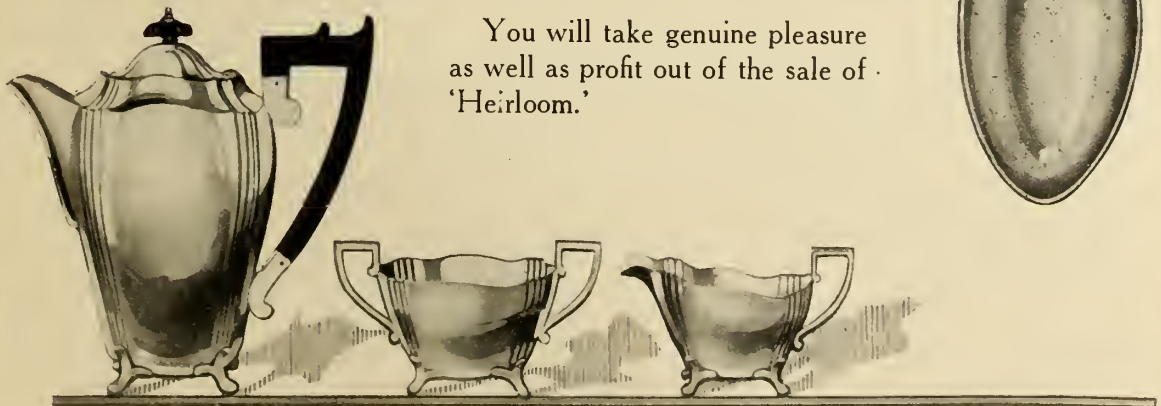
The beautiful and pleasing patterns of 'Heirloom' Plate were only selected and developed after years of concentrated study and far-sighted planning. These designs are exactly reproduced with painstaking care and attention to each minute detail by skilled craftsmen, many of whom received their early training in Sheffield and Birmingham.

A particularly heavy plating of silver gives to 'Heirloom' a length of service seldom equalled in similar wares. The highest possible recommendation of 'Heirloom' may be accorded your customer, with the certainty that service and genuine satisfaction will justify the commendation.

With its appeal to the aesthetic taste of the buyer, and with an intrinsic value commensurate with its artistic appearance, 'Heirloom' Plate presents an irresistible attraction.

You will take genuine pleasure as well as profit out of the sale of 'Heirloom.'





CANADIAN Wm. A. ROGERS, LIMITED

570 KING STREET WEST, TORONTO.

E

A Dependable Line

There could be no more appropriate time than the present to fill in your stock with a Sorting Order of our

Solid Gold and Gold Filled Goods

You can depend on our line to satisfy the most exacting customers. Let us put you on our calling list.

JAMES EASTWOOD

Wholesale and Manufacturing Jeweler

65 Provost Street - NEW GLASGOW, N.S.

The Mesh Bag—

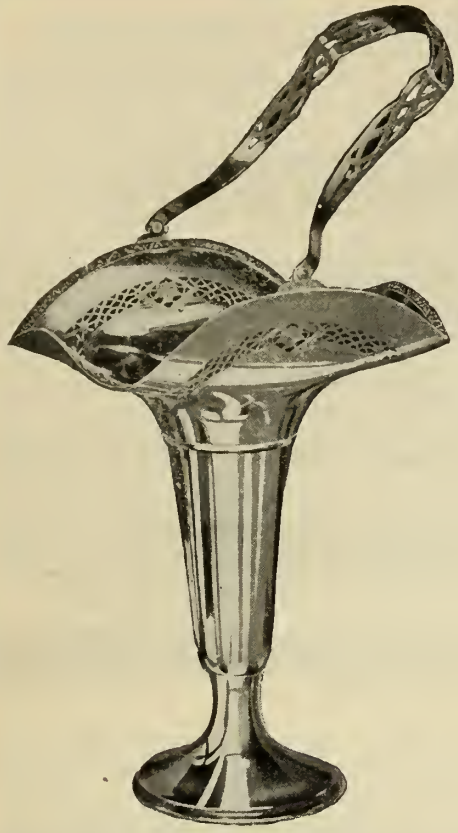
Carries an irresistible appeal to the æsthetical taste of the fastidious dresser. Progressive dealers, realizing this, are stocking

WHITING & DAVIS MESH BAGS

in order to be able to cater to the desire of the particular shopper. They know that, through their luxurious, silken mesh, attractive appearance and integral qualities, they will not only attract the eye of the shopper, but make consistent customers out of those who are attracted.

Whiting & Davis Company

Sherbrooke, Que.



Dolly Varden Flower Basket

THIS TRADE MARK MIDSILCRAFT E·P· N·S· GUARANTEES THE QUALITY

The New Dolly Varden Pattern

A number of artists will tell you that an object cannot be beautiful unless it is of some use. Mid-Sil-Craft Silverware is beautifully useful.

Especially practical and attractive are the Casseroles, Pie Plates, Bakers and others lined with Pyrex cookingware. The Dolly Varden pattern furnishes further examples.

The Mid-Sil-Craft trade mark as a symbol of quality and workmanship is kept in the minds of many women by advertising in such magazines as Good Housekeeping.

THE MIDDLETOWN SILVER CO.
of MIDDLETOWN, CONN., U.S.A.

Canadian Sales Agents and Sales Rooms:

JOHN ROUND & SON, LIMITED
51 St. Paul St. West - - Montreal

What About Waltham Watches?

Our stock of all grades of Waltham Watches is now complete, including 30 size and 60 size Bracelet and Strap Watches. A large assortment of 14k. 8¾ ligne, 15 jewel Octagon Bracelet Watches, in Wadsworth cases, has just been received. There is also a big supply of 8¾, 9¾ and 10½ ligne Bracelet Watches, cased up in Empress, Fortune 10k. and 14k. gold cases.

All the specialties in ladies' and gentlemen's gold-plated and silver-plated Cigarette Cases, and the latest designs in Beauty Cases, for ladies. Place your orders early.

First-class Watch Repairing done for the trade. This department is in charge of the very best workmen.

For any information write

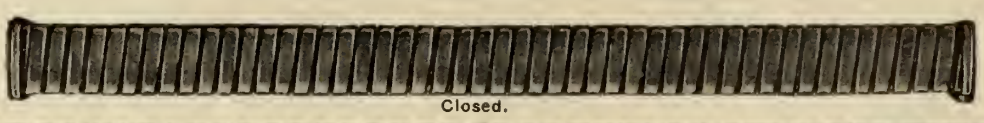
The Canadian Jewelry & Importing Co.

192 Bannatyne Ave. - Winnipeg, Man.

SUREFIT

Means a perfect Watch Strap for both Ladies and Men, which can be worn with the greatest comfort and assurance that you are not going to lose your Watch. It is easily attached, requires no adjustment, and is always ready for use, as it does not become flabby by stretching.

MEN'S STRAP



PATENTED

Closed.

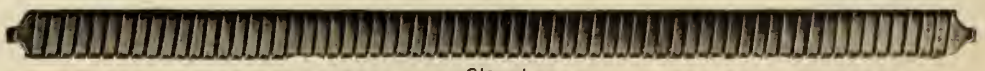
Bracelet Expanded.

Both the Ladies' and Men's Straps are made in 14 Kt. gold, 10 Kt. gold, 1/10 rolled gold plate, sterling silver and American silver, having in all qualities an expansion of 1¾ inches.

The catches on the Men's Strap are made in 5/16, 7/16 and 5/8 inch, which fit all size watch lugs.

Now is the time to stock this item.

PATENTED



LADIES' STRAP

Closed.

Showing Watch Hooks and Bracelet Expanded.

This item is not a novelty, but an article which will last and be worn as long as the Wrist Watch is in style, and it has come to stay.

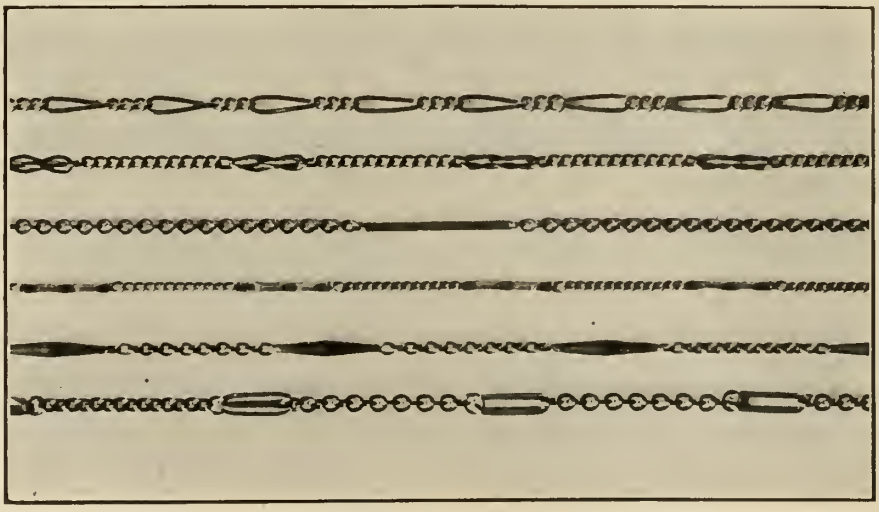
Sold through the Wholesale Watch and Jewelry Trade.

BLISS BROS. COMPANY, - Attleboro, Mass.

"The House with Something New All the Time"

Beautiful Waldemar Chains

can be made by using our machine chain in conjunction with Fancy Bars or Links. A few suggestions illustrated below.



ELECTRIC CHAIN CO. OF CANADA, Limited

21 RIVER STREET, TORONTO

"Scratch Matches on the Corners"

No end springs to break. No buttons to press.

It Opens With Marvelous Ease And Sells Even Easier

is a practical and novel cigarette case, with no springs, soldered hinges or buttons.

Fits the vest pocket and holds cigarettes on both sides, and can be opened on both sides.

" Write us for Samples and Prices"

DOMINION JEWELLERY IMPORTING COMPANY

Swift Copeland Bldg., 489 St. Paul St. W.
MONTREAL

A Real Profit on Every Eversharp Sale

Canadian dealers like to sell Eversharp because it keeps on turning over so quickly and because there is a worth while profit on every sale.

Both they and their customers like to write with it because it is always sharp yet never sharpened, because it is beautifully designed to give lifelong service

And Eversharp Leads, for which there is always a steady demand, further enhance the value of Eversharp—to dealers and customers alike.

If you are not yet an Eversharp dealer write for catalog and interesting literature. Address Canadian representatives:

The symbol of perfect writing—the mark of Eversharp Pencil and Tempoint Pen.

Rowland & Campbell, Ltd.
Winnipeg, Manitoba

Consolidated Optical Co.
Toronto, Ontario, and Montreal, Quebec

EVERSHARP

Companion of the Tempoint Pen

Made and Guaranteed by
THE WAHL COMPANY, Chicago

"KINGSWAY PLATE"

Sucklings Limited, Birmingham, England

is back once more on the market, and dealers who have tried this line before will be quick to realize the opportunity that is afforded them, that of handling a line of plate that will conform to all expectations of the purchaser and that will compel an admiring attention by its neat patterns that feature a quiet and simple dignity that bespeaks refinement.

Write us to-day for a catalogue of the many designs that "Kingsway Plate" is produced in.

W. T. EVANS

LINDSAY BLDG., ST. CATHERINE ST. WEST, MONTREAL

NECKCHAINS

Silver, Gold Filled
10 and 14 Karat

IN ALL LENGTHS AND PATTERNS

The Trade-Mark is a symbol of Integral Quality

E. SAINT-LOUP - Importer

46 Notre Dame Street West——————MONTREAL

Tell Us What You Hear About and See

Our readers are invited to contribute to The Trader. Some of the topics that would be of interest would be personal experiences, or those of your associates, in buying and selling, little incidents that are out of the ordinary in the day's work,—in fact just paragraphs as appear in it in this issue.

No story should contain less than two hundred words and none more than four hundred.

For special articles we will pay the author at regular space rates. The name of author will be used or withheld as requested, or a nom de plume may be used.

Address correspondence to Eidtor, The Trader, 73 Richmond Street West, Toronto, Canada.

Jewelers' Security Alliance

Will protect your Safe against Burglary

THE JEWELERS' SECURITY ALLIANCE has been established for over thirty-nine years, and during this time has given its many and prominent members efficient detective service and determined prosecution of the thieves, aiming at the restoration of the property when at all possible.

The Alliance offers you protection for the small sum of two dollars per annum. You cannot afford to be without such adequate protection at such a minimum cost.

For further particulars, write—

JEWELERS' SECURITY ALLIANCE

O. M. ROSS, Secretary

71 Richmond St. West, Toronto

"Norman Plate IN THE HOME"
brings lasting pleasure, its long wearing qualities and its sturdy beauty make its value increase as the years pass on.

Feature **Norman Plate** and profit by the demand for better class silverware in the home that it will arouse by its steadfast utility and refinement.

Sold Exclusively Through Jewelers

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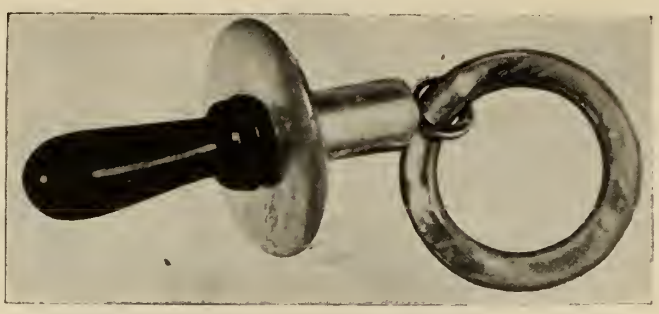

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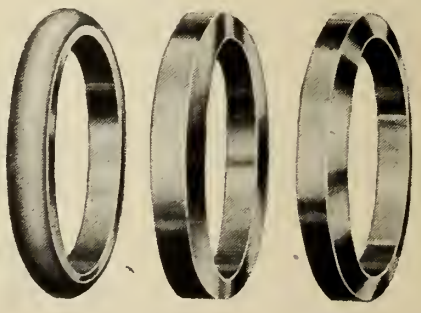

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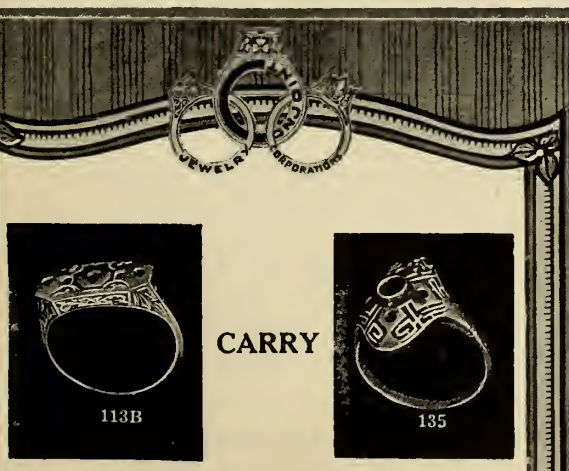

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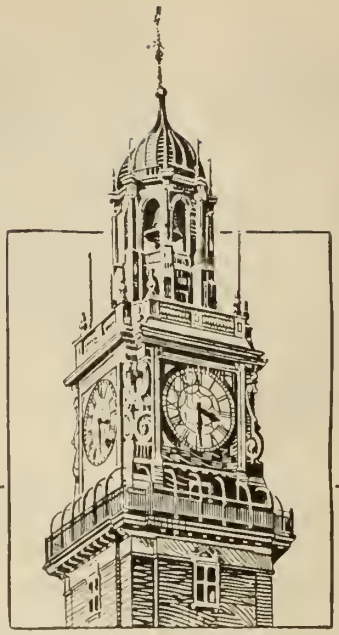

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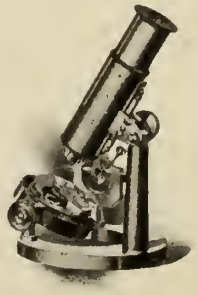

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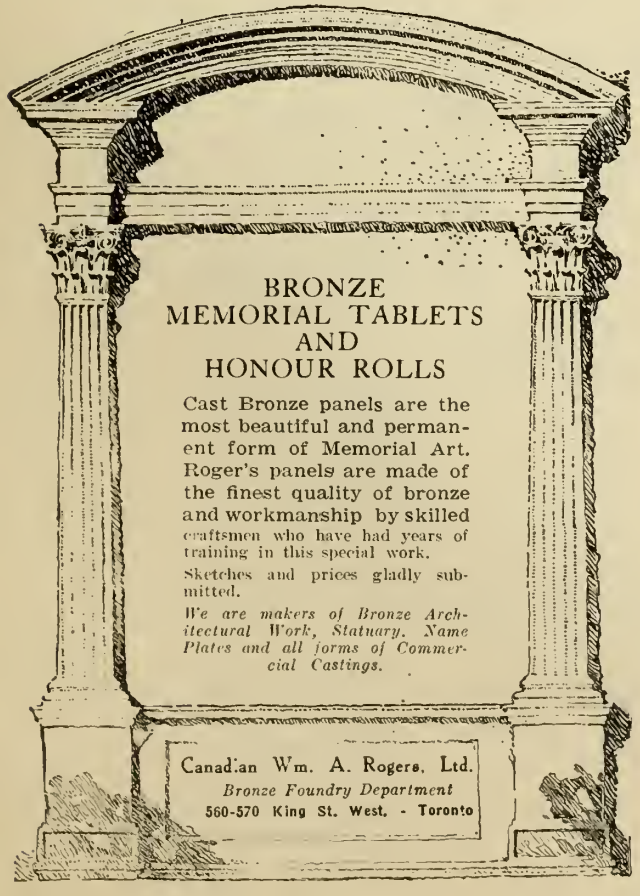
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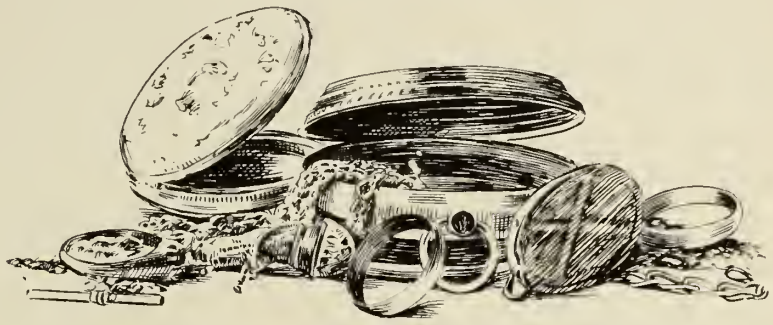

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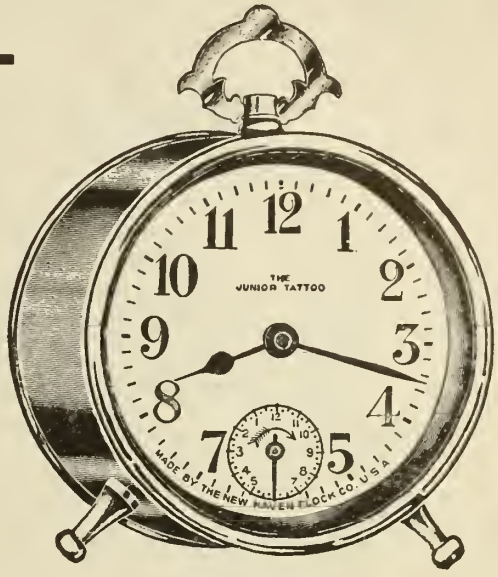

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THIS big plant occupies one of the 21 buildings of The National Cash Register Company's factory at Dayton.

It is maintained by the Company to make supplies which will enable users of N. C. R. systems to get the utmost service from their National Cash Registers.

The demand from hundreds of thousands of merchants who are using National Cash Registers keeps this big plant busy, day in and day out, printing statement books, saleslips, and other supplies.

It is a big industrial plant in itself.

The building where it is housed has a floor space of more than 81,000 square feet. It employs hundreds of men and women. It includes a complete photo-engraving and electrotyping shop, and a bindery. It is equipped to print anything from a salesman's name card to the most intricate color printing. The machinery is valued at many thousands of dollars.

Every year it turns out nearly 6,000,000 pounds of printed matter.

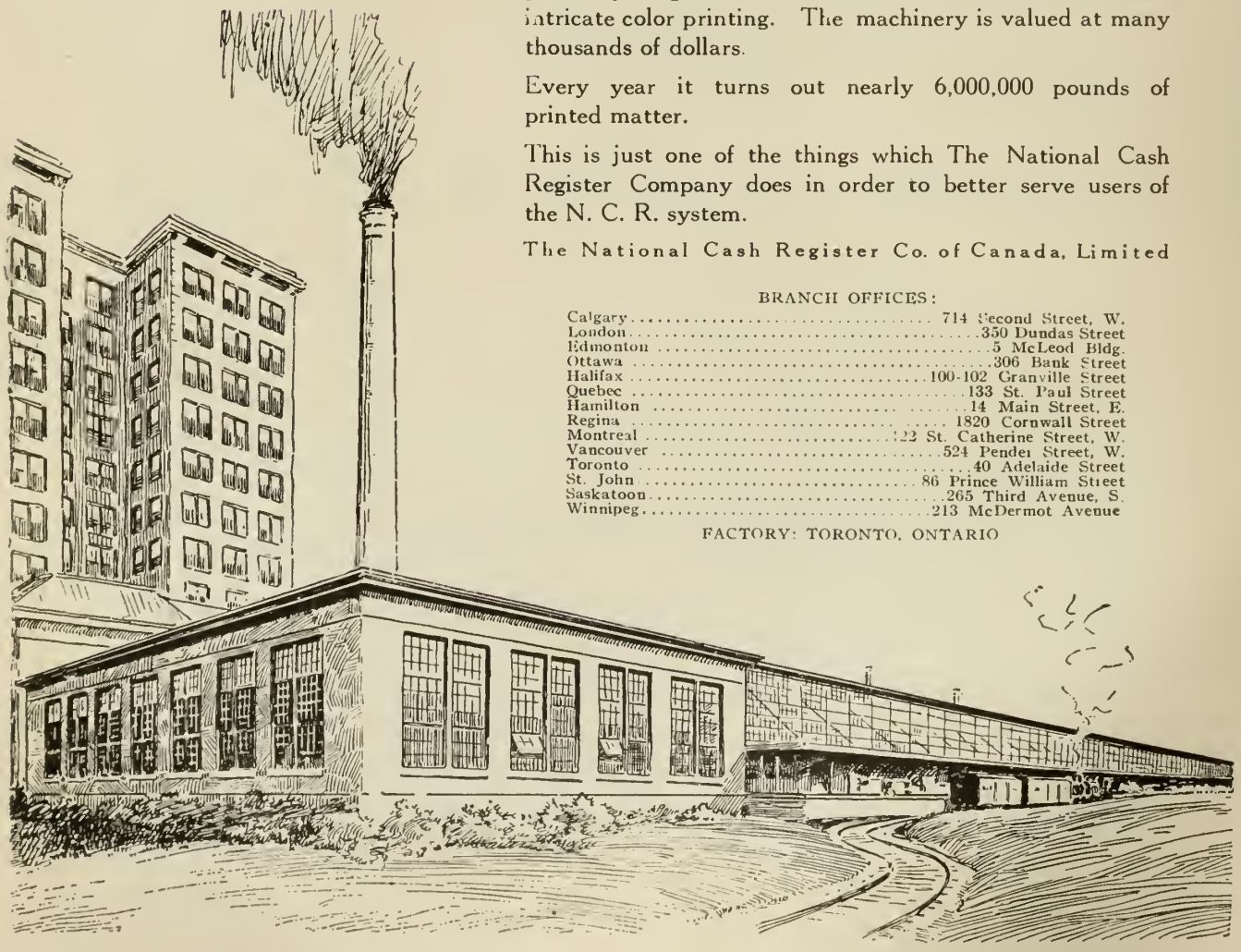
This is just one of the things which The National Cash Register Company does in order to better serve users of the N. C. R. system.

The National Cash Register Co. of Canada, Limited

BRANCH OFFICES:

Calgary	714 Second Street, W.
London	350 Dundas Street
Edmonton	5 McLeod Bldg.
Ottawa	306 Bank Street
Halifax	100-102 Granville Street
Quebec	133 St. Paul Street
Hamilton	14 Main Street, E.
Regina	1820 Cornwall Street
Montreal	122 St. Catherine Street, W.
Vancouver	524 Pender Street, W.
Toronto	40 Adelaide Street
St. John	86 Prince William Street
Saskatoon	265 Third Avenue, S.
Winnipeg	213 McDermot Avenue

FACTORY: TORONTO, ONTARIO



Roden Bros.

LIMITED

TORONTO

Manufacturers of

Medals Shields Trophy Cups

Mr. Jeweller:—

Our new catalogue enables you to show a range of *Medals, Shields* and *Trophies* on which we can give prompt delivery.

This year should be a banner year in all sports.

Are you getting some of this business?

Special Designs on request.

SELLING AGENTS:

Messrs. The Goldsmiths' Stock Co. of Canada, Ltd.

TORONTO

La Tausca Roman Qualities

MARTHA WASHINGTON PEARLS

PANAMA-PACIFIC PEARLS

DIAMOND OPERA PEARLS

MARQUETTE PEARLS LADY GREY PEARLS

LA TAUSCA Roman Pearls are wax-filled and come in beautiful iridescent, rose pink and creamy tints.

A complete stock of *Roman* Pearls can be obtained for immediate delivery after July 20th.

GOLDSMITHS' STOCK COMPANY, LTD.

Sole Distributors in Canada

50 Yonge Street, Toronto, Ont.

La Tausca Cynthea Qualities

LOLIA ORIENT PEARLS
CALIFE PEARLS
PERLES DE CEYLON
SUMATRA PEARLS
TUSCANY PEARLS
LORGNA PEARLS
MIRABELLE PEARLS
VERDA PEARLS

LA TAUSCA Cynthea Pearls are solid super-coated pearls of French origin and are of the quality known as "indestructible." The name *Cynthea*, however, is a copyrighted name which applies only to the *La Tausca* solid super-coated pearls.

A complete stock of *Cynthea* Pearls can be obtained for immediate delivery after July 20th.

GOLDSMITHS' STOCK COMPANY, LTD.
Sole Distributors in Canada
50 Yonge Street, Toronto, Ont.

LA TAUSCA PEARLS

"I'd like to see a

Wilmort

TRADE MARK REG. U.S. PAT. OFFICE

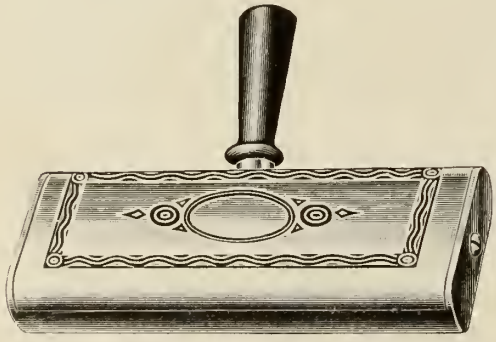
Crumb Sweeper"

The Year-'Round Utility Gift

What will you do?

She's read about this wonderful little home convenience over and over again, and she's asking you for it now. There are hundreds of "she's"—are you going to secure your share of the profits?

The Wilmort is well advertised in a number of leading journals, with millions of circulation from coast to coast. Backed up by our dealer helps, this affords a worth-while money-making opportunity for you.



	Retail Price, Each
No. 101—Nickel Plate (Bright—plain cover.)	$ 6.60
No. 103—Copper Plate (Brush finish—plain cover.)	7.60
No. 105—Silver Plate (Butler finish—plain cover.)	10.40

WILMORT MANUFACTURING CO.
430 S. Green St., Chicago, Ill.

The Goldsmiths' Stock Co.
of Canada, Limited
TORONTO

GILBERT
RADIUM CLOCKS

Time in sight day or night

Clocks that glow in the night—
Clocks that are nationally advertised—
Clocks your customers will ask for—
Clocks that are practical timekeepers.

The name GILBERT on every dial

The Goldsmiths' Stock Co.
of Canada, Limited
TORONTO

Roden Bros.
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Sole Distributors in Canada
50 Yonge Street, Toronto, Ont.

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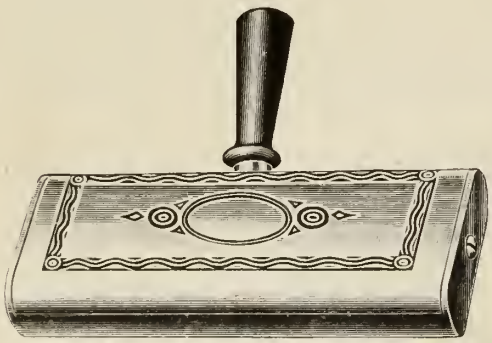

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No. 101—Nickel Plate ..... $ 6.60
(Bright—plain cover.)

No. 103—Copper Plate 7.60
(Brush finish—plain cover.)

No. 105—Silver Plate 10.40
(Butler finish—plain cover.)

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TORONTO

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Time in sight day or night

Clocks that glow in the night—
Clocks that are nationally advertised—
Clocks your customers will ask for—
Clocks that are practical timekeepers.

The name GILBERT on every dial

The Goldsmiths' Stock Co.
of Canada, Limited
TORONTO

Kum-A-Parts on Display Cards

We have all the following in stock for immediate delivery:

	Costs, Dozen	Resells
No. 17—Fancy Imitation Enamel, asst.	$ 8.00 list	$0.50 pr. net
No. 18—Fancy Designs, assorted shapes	10.00 "	75 " "
No. 19—Plain Pearl assortment	13.00 "	1.00 " "
No. 20—Plain and Fancy Pearl, assorted	13.00 "	1.00 " "
No. 21—Pearl, assorted shapes	15.00 "	1.00 " "
No. 22—Fancy Pearl assortment	15.00 "	1.00 " "
No. 23—Gold-filled and Platinoid Finish	15.00 "	1.00 " "
No. 24—Pearl assortment	18.00 "	1.50 " "
No. 25—Pearl assortment, gold-filled mtg.	24.00 "	2.00 " "
No. 26—Gold-filled assortment	24.00 "	2.00 " "
No. 27—Fancy Enamel assortment	24.00 "	2.00 " "
No. 31—Fancy Enamel assortment	30.00 "	2.50 " "
No. 32—Selected Pearl, sterling silver mtd.	54.00 "	4.00 " "
No. 33—Sterling Silver, engraved	54.00 "	4.00 " "

The GOLDSMITHS' STOCK COMPANY of CANADA Limited

50 Yonge Street - TORONTO

Sole Distributors of
Kum-A-Parts to the Jewelry Trade

ELBICO

"*Quality Watches*" are the only ones that should find place in a Jewelry Store.

The ones we enumerate here are such, having proved their worth after a great many years of successful trial.

The "*Mars*" is made only in small Bracelet Watch sizes, 15 jeweled, 8¾, 9¾ and 10½ Ligne.

The "*Elbico*" in 0S, 12S, 16S and 18 size Standard grades.

The "*Civitas*" in 12S and 16 size, 15 jeweled, moderate price, fitting all American Cases.

The "*Hamilton*" and "*Waltham*" are Standard American Watches.

Our "Travellers" show them; and in case they do not call, write us, and we will look after you.

CIVITAS
HAMILTON
WALTHAM

Besides "Watches," we carry a general line of American and Canadian gold and gold-filled Jewelry in splendid variety.

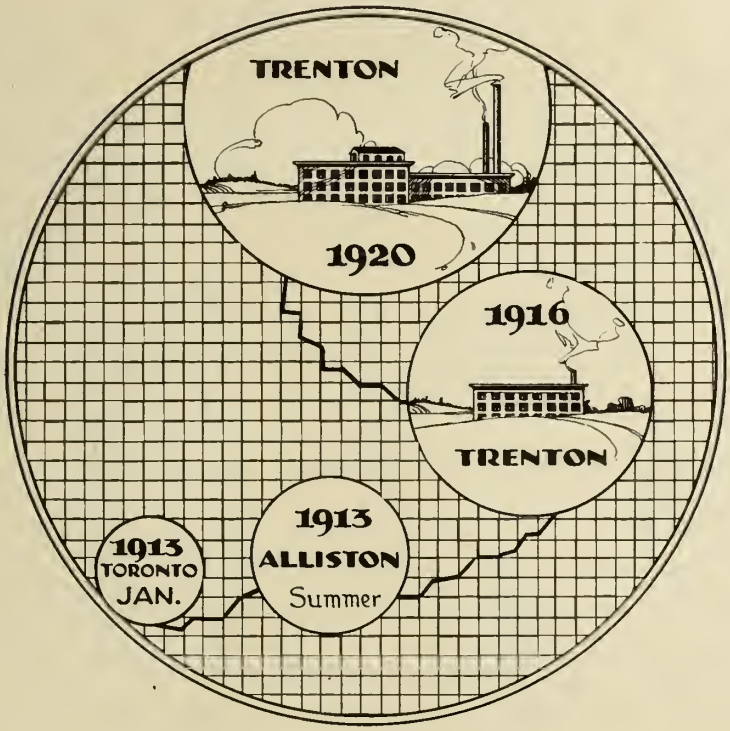
Watch Materials
Tools and Clocks

Diamonds
Loose and Mounted

The Levy Bros. Co., Limited
HAMILTON, ONTARIO

MARS

What Next?



IT was in January, 1913, that the firm of Benedict-Proctor Mfg. Co. started in business in Canada. It was no later than the Summer of that year that we were obliged to move into larger quarters in Alliston. Three years later we had to move into still larger space in Trenton. And now our business has increased so rapidly that we are adding a large and up-to-date extension to our Trenton factory.

What Will It Be Next?——

This substantial increase will enable us to give the trade still better service and to offer our silver-plated hollow ware and novelty lines at lower prices through increased production.

Benedict-Proctor Mfg. Company

TRENTON - ONTARIO

REPRESENTATIVES:

Rowland & Campbell,
Winnipeg,
Western Canada.

Toronto and Montreal:
Quebec and Ottawa:
L. G. Proctor—Wholesale.
J. H. R. Proctor—Retail.

F. G. Fawkes,
Ontario and Maritime Provinces.

Quick get-away

EVER try this little experiment with a Westclox alarm?

Take a clock off your shelf—one that has run down. Hold it still as you give the time-key one or two turns. Note how easily the movement gets under way from a dead standstill—usually on the first few turns.

It doesn't need to be jolted or shaken. It doesn't even need to be completely wound up to make it start.

This is due to the type of Westclox construction—to the needle-fine pivots made of polished steel. All wheels turn on these fine, almost friction-free points. Naturally, the clock starts easier, runs easier and lasts longer.

Customers can often be interested in this simple test. It's an easy, yet a striking way to demonstrate the construction.

Western Clock Co., Ltd., makers of Westclox
Peterborough, Ontario

RAILROAD WATCHES

ALL MAKES AND GRADES

Hamilton Watches

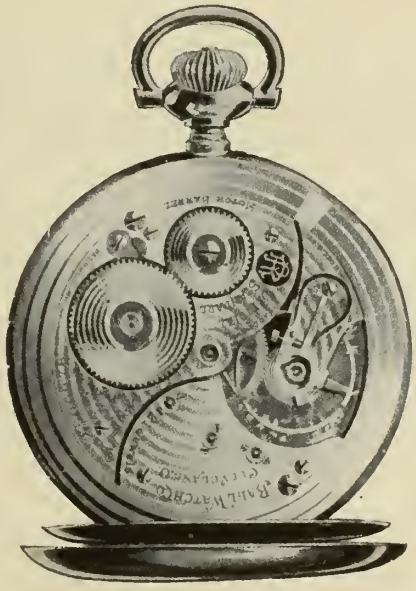
18 Size, All Lever Set Movements

No. 946—23 J. O. F. $64.00
No. 940—21 J. O. F. 52.00
No. 941—21 J. Htg. 52.00

16 Size

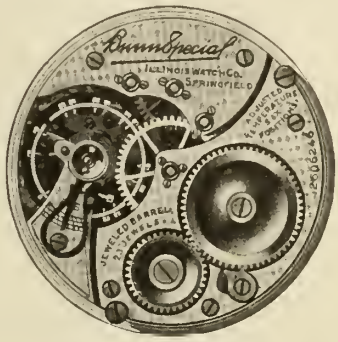
No.
950—O. F. 23 J.—P.S. or L.S. $90.00
952—O. F. 19 J.—P.S. or L.S. 67.00
992—O. F. 21 J.—P.S. or L.S. 57.00
993—Htg. 21 J.—L.S. only .. 57.00
996—O. F. 19 J.—L.S. only .. 53.00
972—O. F. 17 J.—L.S. or P.S. 41.00

Ball Watches



16 Size, 23 Jewels, 14k Case $135.00
16 Size, 23 Jewels, G. F. Case 95.00
16 Size, 21 Jewels, 14k Case 125.00
16 Size, 21 Jewels, G. F. Case 85.00
16 Size, 19 Jewels, 14k Case 115.00
16 Size, 19 Jewels, G. F. Case 75.00

Illinois Watches



BUNN SPECIAL
18 Size, 21 Jewels, adjusted, 6 positions $49.00

BUNN SPECIAL
16 Size, 21 Jewels, O. F., adjusted, 6 positions 56.00
16 Size, 23 Jewels, O. F., adjusted, 6 positions 66.00

A. LINCOLN
16 Size, 21 Jewels, adjusted, 5 positions, O. F. 53.00

BUNN
16 Size, 19 Jewels, adjusted, 5 positions 49.00

Waltham Watches

"Maximus" 23 Jewels, Nickel. Adjusted to temperature, isochronism and positions.
*6 Positions Winding Indicator ..... $200.00 Dactyl
5 Positions ..... 185.00 Daffodil

"Vanguard" 23 Jewels, Nickel. Adjusted to temperature, isochronism and positions.
*6 Positions, Winding Indicator ..... $100.00 Dahlia
5 Positions ..... 85.00 Dairy
*"Crescent Street" Winding Indicator.
21 Jewels ..... $75.00 Dash
"Crescent Street"
21 Jewels ..... 67.50 Dart
*"No. 645"
21 Jewels ..... 62.50 Daughter
"Riverside"
19 Jewels ..... 65.00 Dawn

Elgin Watches

VERITAS, O. F. NICKEL
16 Size, 23 Jewels $72.00

Father Time, O. F., Nickel
16 Size, 21 Jewels $58.00

B. W. Raymond, O. F., Nickel
16 Size, 19 Jewels $50.00

When you want Railroad Watches, send your orders to

The Canadian Ball Watch Company, Limited

CONFEDERATION LIFE BUILDING, - WINNIPEG, MAN.

M. MICHALSON & CO.

Importers of

DIAMONDS, WATCHES AND JEWELLERY

Power Bldg., Craig St. West · MONTREAL

SERVICE

Roy Company, Limited, appreciates the very many letters which have been written us in acknowledgment of Service that we have been able to render retail jewelers everywhere in Canada.

1920 (our 20th anniversary) is Service Year for the Trade. Our customers have in the past, through their countless repeat orders, built our business. Real Service for you is what we desire to give.

Dealers Should Remember

We are direct importers of first quality Diamonds and other precious and semi-precious stones. Orders will be filled in solitaires or combinations of Diamonds and Rubies, Diamonds and Sapphires, Diamonds and Emeralds, and Diamonds and Pearls, in twins, threes, fives and clusters.

SPECIAL—Request examination of our seven-stone diamond cluster. This ring has all the beauty and brilliance of a single stone.

We manufacture all Gold Jewelry, including the following:—

RINGS—Ladies' and Gentlemen's, Children's and Baby, in in all sizes, settings, and with any stones or combination of stones.

BROOCHES—10 and 14K, Bar or Sunburst styles.

NECKLETS—First quality 10 and 14K gold, set with whole pearls and first quality Diamonds, or any combination of stones.

LOCKETS—Solid Gold, in many designs.

TIE PINS—10 and 14K. Many new and attractive designs.

CUFF LINKS—Fine Solid Gold Link Cuff Buttons, rigid posts or loose links — Roman and English finish.

Careful attention given to approbation requests

Roy Company, Limited

Roy Building, 21-23 River St. - TORONTO

ROSS ARCHER, Western Representative.
T. BROADHURST, Toronto Representative.
ALBERT MIRAGLIA, Montreal Representative.
NELSON REYNOLDS. Eastern Representative.

John Sweet & Co., Limited

Canada's Most Progressive Ring Manufacturers

92 King St. West - HAMILTON, ONT.

J S

IN order to hold patrons and increase the turnover, no mistake will be made in securing an ample stock of J S Rings.

We are experts in the manufacture of solid gold rings of every description.

Our travellers will shortly be on the road with a complete line for fall business. We assure you of prompt attention to every order.

Every sale will prove a satisfied customer.

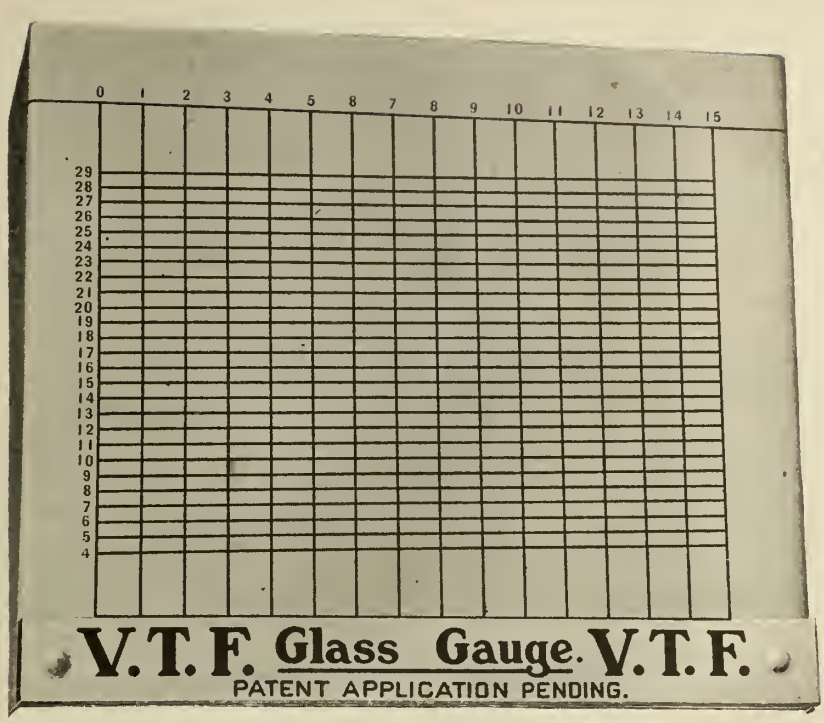
PLACE YOUR ORDERS EARLY

Western Representative:
George Spare

Ontario Representative:
Dave Vertlieb

Montreal Representative:
S. Riback

Eastern Representative:
E. V. Clarke



The gauge illustrated above, especially designed for users of V.T.F. WATCH-GLASSES, is the most perfect and simple one now obtainable. It is made entirely of brass, the surface is etched and filled in with black enamel, leaving it perfectly smooth.

DIRECTIONS: Place the glass against bottom rule, move from left to right until the upper edge of the glass intersects a slanting line. The slanting line will give the number and the vertical line the sixteenth.

No user of V.T.F. WATCH-GLASSES can afford to be without this gauge

Through the courtesy and co-operation of the Tool and Material Jobbers, the gauge will be sold to you at actual cost, plus distribution charges, viz., in the United States at 85 cents and in Canada at $1.10 each.

Ready for distribution—Order from your jobber now.

Hammel, Riglander & Co.

Importers

NEW YORK, U.S.A.

TO-DAY, as the trend of the entire nation is toward economy, the Jeweler finds even greater sales possibilities in COMMUNITY PLATE—because, in addition to its exquisite designs, it also offers true economy in service.

Strictly from a selling standpoint, COMMUNITY, with its lifetime of wear at less than a third the cost of solid silver, offers unusually attractive and profitable opportunities to the progressive Jeweler.

ONEIDA COMMUNITY, LTD.
NIAGARA FALLS, ONTARIO
Winnipeg Office: 322 McIntyre Block

"HIS FIRST COMMAND"
COMMUNITY PLATE
RIGHT in line with the spirit of the times is COMMUNITY PLATE—with its beautiful designs, and its lifetime of wear at less than a third the cost of solid silver.
Long celebrated as the highest standard in silver plate, COMMUNITY was never better worth while than it is today—an exqusite setting for the table, and all the more satisfying to live with because of its true economy.
A chest containing a complete outfit of COMMUNITY PLATE for the table can be bought at prices ranging from $50 to $300. Or in individual sets; for instance, teaspoons $7 the dozen.
ONEIDA COMMUNITY LTD.

THE TRADER

With Which is Incorporated
THE CANADIAN JEWELER
Official Organ of the Canadian Jewelry Trade

Vol. XLI. **Toronto, Canada, July, 1920** **No. 7**

The Tax Regulations Affecting Jewelry

CONDITIONS in connection with the luxury tax legislation have been so uncertain that it has been impossible to give a definite instruction covering the many points that have been raised. Now, however, the bill has passed its third reading, although there will no doubt be questions raised that will have to be sent to Ottawa for interpretation.

So far as the jewelry trade is concerned, the crux of the whole matter is to be found in the bill itself, a copy of which was sent to every Inland Revenue office by wire and which should have been available for the information of every jeweler on request. Many enquiries have been coming in, however, and a number of the writers have stated that they were unable to secure any definite information as the revenue officers failed to grasp the real meaning of the legislation as it affected the jewelry trade.

The clause in the act which refers to jewelers reads as follows:

> Any person, firm or corporation, including the jewelry branch of a departmental store, whose chief business is the selling of jewelry by retail, shall obtain a special license to sell jewelry and other articles specified in this resolution, in which case the tax payable shall be 10 per centum on the value of the total sales of such establishment or branch except repairs, plain gold wedding rings, plain stationery, books, magazines, spectacles, eyeglasses and goods specified in resolution four, under regulations to be made by the Minister of Customs and Inland Revenue.

The meaning of this statement is plain and if read carefully should give every jeweler a clear idea of what is required of him. It means that the jeweler is freed from any regulations requiring him to state the amount of the luxury tax to his customers or to issue sales slips to them. He has nothing further to do with the luxury tax, but will be required to pay to the Government a tax of ten per cent. upon his total turnover each month, with the exceptions mentioned in the clause. The goods specified in resolution four are chewing gum; musical instruments and records; boats, yachts, canoes and motor-boats; cameras; confectionery; fire arms, shells or cartridges; chandeliers, except for churches, in excess of $12 each; gas and electric light wall brackets and fixtures in excess of $3 each; automobiles; playing cards and liquors. The tax on these goods is to be paid by the manufacturer or importer and a number of jewelers will be interested in a certain percentage of them.

The resolutions also provide an exemption of 10 per cent. on clocks and watches below $10 each and fountain pens below $5 each. In this respect there is a discrimination against the jeweler with respect to these articles selling below the price mentioned, as hardware stores, haberdashers, etc., will be privileged to sell such goods without a tax, and this will also apply to safety razors, on which there is no tax. Strong representations were made to the Government along this line, but without result, as the Minister of Finance absolutely refused to amend the resolutions further, saying that the jewelry trade had done very well and that if he re-opened the jewelry clause in the House of Commons, there was a possibility of it being eliminated altogether. It is therefore necessary for the trade to accept the clause and a consideration of the advantages gained will probably convince everyone of the favorable position in which the jewelry trade has been placed.

As stated, the trade is entirely exempted from the luxury tax regulations and it is the opinion of the great majority of the trade that this concession entirely overshadows any unfavorable point. The department is now engaged in framing regulations whereby every other dealer in articles subject to the taxation will be required to purchase revenue stamps and to affix to every sales slip sufficient stamps to cover the amount of the tax. Each stamp will also have to be cancelled with a punch provided for the purpose, and a little consideration of what this means will convince every jeweler of the vast amount of trouble that he has escaped.

In addition to making use of these stamps every haberdasher or other dealer in jewelry outside of the trade must pay 10 per cent. on articles of jewelry which do not exceed $5 in value and 20 per cent. on articles over $5 in value. The tobacconist must pay 20 per cent. on cigar and cigarette cases and holders, pipes, etc. The druggist must pay 10 per cent. on ebony and imitation ivory toilet-ware, the hardware dealer must pay 10 per cent. on plated ware and 20 per cent. on sterling silver. China dealers must pay 15 per cent. on their wares of good quality and a list of articles of furniture also carries the same tax. Then there is a tax of 20 per cent. on gold and silver handled pocket knives and pencils, gold, silver and ivory toilet-ware and silver or gold deposit wares, on which the jeweler is required to pay only 10 per cent.

The department will proceed at once to issue licenses to everyone engaged in the jewelry business. The license will be issued at a nominal fee, and will not be confined to the retail trade. Manufacturers and wholesalers will also be licensed and also precious stone dealers. The widespread evasions in the diamond business have resulted in the department determining to issue a license to every importer of diamonds. He will have to give a

statement showing his stock on hand and, monthly thereafter, his receipts and sales. Each wholesaler and jobber will then have to account for his sales and all sales at retail will be required to bear the luxury tax. If not made by the regular licensed jewelry trade, the sales will bear the 20 per cent. tax, and this will apply to mounted goods as well as loose stones. In this manner it is hoped to check the indiscriminate sale of precious stones at retail by unscrupulous dealers.

Provision for collecting the tax on all retail sales is made by an amendment in the following terms: "The word 'jewelry' shall be held to include precious stones and imitations thereof."

Another check will be placed on retail selling by other than licensed retailers by the licensing of wholesalers and manufacturers. If anyone in the latter class makes a practice of selling to the consumer, he will be required to take out a retailer's license and be listed as a retailer, and in this way the retail trade will be in a position to know what firms are observing the proper ethics of the trade.

Some discussion has been heard with reference to how the Government will construe the words "value of the total sales." It has been made clear, however, that the department of Inland Revenue will require every licensed dealer to pay 10 per cent. on his total sales for each month. If his books show that he has sold $10,000 worth of goods it will be necessary for him to forward a cheque for $1,000 to the department. This means that if an article is now valued at $90 and the dealer increases the price to $100 to protect himself, he will pay the government $10 and thus get his original price. It is therefore considered advisable that the jeweler mark up his present stock by one-ninth of its value. Then when he comes to deduct his 10 per cent. he will find that he has received the amount at which the goods were originally marked.

Another point has arisen with regard to stores handling a variety of goods which are not included in the taxation and on which the government never intended that a tax should be collected. To meet this condition, it is considered that the jeweler should departmentalize his store and take out a license for the jewelry branch. He would not be allowed to separate his cheap clocks and watches and fountain pens under $5, for instance, but on other lines entirely away from the goods it is proposed to tax, there seems to be no reason why he should not segregate these and pay the ten per cent. only on the articles mentioned in the taxation schedule.

The whole plan of taxation is not economically perfect, but a full consideration of all its angles will probably convince every jeweler that the trade is in a very favorable position. The Ontario jewelers, at their recent convention, were very strongly impressed with the results of the efforts of the national executive and tendered an ovation to the officers. There are points in which the trade is penalized, but the advantages gained are so great that the trade as a whole should feel that it has been rescued from a very dangerous and precarious position.

It must be borne in mind, in considering the effect of this tax, that the trade has been relieved of the war tax of 7½ per cent., formerly collected by the customs department, and the excise tax of 10 per cent., formerly collected from the manufacturer and importer. The present taxation is very severe but the trade is really in about the same position as it was before. For instance, on imported goods, there was a tax of 7½ per cent., in addition to the regular duty, which, when the goods reached the consumer, amounted to at least 13 per cent., including the profits of wholesaler and retailer on the tax. On articles of jewelry, of course, there was the additional 10 per cent. excise on the duty-paid value, which really meant 14.25 per cent., and when profits are added to this amount, it can easily be seen what a large percentage was added to the cost.

A calculation of the amount that the ultimate purchaser paid for an article, costing $100 to manufacture or import, under the old system, and what he will now pay, shows that there is a slight difference in favor of the trade on imported jewelry and a similar difference against him on imported goods that were not subject to excise and on goods of domestic manufacture.

But the jeweler has reason to congratulate himself on what he has escaped. The original proposals of the Finance Minister placed a tax of twenty per cent. on jewelry and most of the other lines usually handled by the jeweler, while the escape from the luxury tax regulations is much more valuable than any mere monetary concessions.

An amendment was made to the bill on the third reading in the House of Commons on Saturday, June 26th. Sir Henry Drayton said in introducing the amendment: "Numerous representations have been made from various parts of the country on behalf of the tobacconists. Tobacconists and others have to pay a tax of 20 per cent. on pipes sold of a value in excess of $2.50. Jewelers handle pipes to some small extent, and although it was not thought important, apparently there is now a danger of the pipe trade being taken away from the tobacconists and given to jewelers, and that was something that was never contemplated. I, therefore, move to amend clause two of the bill by inserting after the word 'except' in the twenty-eighth line on page 8, the following words: "pipes selling in excess of $2.50 each." The result of the amendment is that the special tax on pipes selling for over $2.50 is continued whether a pipe is sold by a jeweler or anyone else."

Mr. Archambault:—Does this mean that the tax on pipes will be 20 per cent. whether they are sold by a jeweler or tobacconist?

Sir Henry Drayton:—"Yes."

The addition of pipes selling in excess of $2.50 each to the list of articles which the jeweler is not required to include in his statement of turnover would seem to indicate that the jeweler would pay nothing on sales of pipes in excess of $2.50. Enquiry at Ottawa by the representative of the Canadian Manufacturers' Association elicited the decision that jewelers selling such pipes must collect a luxury tax of twenty per cent. from customer at time of sale, but that such sales are exempted from inclusion in the amount on which he must pay ten per cent.

If this decision be established, it means that the Government has made another change from its purpose of having the jeweler entirely free of luxury tax regulations. There will be very few jewelers interested in the matter, but those who handle high class pipes will undoubtedly require to supply themselves with revenue stamps and affix them to their sales slips on selling these goods. It will give them an idea of what they escaped in the general application of the tax.

This eleventh-hour change in the bill is only another example of the manner in which the whole taxation scheme has been messed up in the House. Had Sir Henry stayed with his original idea and not conceded exemptions here and there for the purpose of placating political opponents, he would have had a good measure so far as the jewelry trade is concerned, but the exemptions have opened the door for evasions of all kinds and the working of the act will be unsatisfactory all around.

Another clause added at the last moment provides the penalty for those neglecting or refusing to observe the regulations. Offenders will be liable to a fine not less than ten times the amount of the tax, and in any case not less than fifty dollars.

Text of Amended Budget

THE official text of the amended budget, in so far as it is of interest to jewelers, is given hereunder. As all jewelers will be expected to take out licenses, however, the only item affecting their business is the paragraph following paragraph (c) of resolution (1). This means that the jeweler will pay 10 per cent. on his turnover, after first deducting from the total turnover his receipts from repairs and from sales of plain gold wedding rings, plain stationery, books, magazines, spectacles, eye-glasses, and goods specified in resolution 4. (See footnote below). The text in part follows:

(1) That the following excise taxes be imposed, levied and collected on the total purchase price of the article hereinafter specified:

(a) A tax of ten per cent. on: Fans, purses and pocketbooks in excess of $2 each; shopping and hand bags in excess of $6 each; umbrellas, parasols and sunshades in excess of $4 each; trunks in excess of $40 each; valises, travelling bags, suitcases, hat boxes and fitted travelling cases in excess of $25 each; ivory-handled cutlery, ebony and imitation ivory toiletware, cut glassware and etched glassware; sporting goods, such as tennis rackets, nets, racket covers and presses, canoe paddles and cushions, polo mallets, baseballs, protectors, footballs, helmets, harness and goals, basket ball goals and uniforms, golf bags and clubs, baseball, lacrosse, hockey and football uniforms, balls of all kinds not hereinafter specified (not including children's balls), fishing rods, reels, lines, spoons and artificial bait, billiard and pool tables, chess and checker boards and pieces, dice games and parts of games (except playing cards and children's toys, games and express wagons), and all similar articles not elsewhere specified, commonly or commercially known as sporting goods, in excess of 50 cents; baseball bats and baseball in excess of $2; baseballs, masks and gloves in excess of $1.50; skates in excess of $2 per pair; toboggans and hand sleds in excess of $3 each; skis in excess of $2 per pair; footballs in excess of $3 each; lacrosse sticks in excess of $2 each; hockey sticks in excess of 75 cents each; articles plated with gold or silver, not otherwise provided for in this resolution, adapted for household or office use; walking sticks; clocks and watches in excess of $10 each; articles commonly or commercially known as jewelry, whether real or imitation, for personal use or for adornment of the person, except plain gold wedding rings, when said articles do not exceed $5 in value.

(b) A tax of fifteen per cent. on: Oriental rugs; all antique furniture of walnut, mahogany, rosewood, ebony, primavera or oak; carved ebony or teakwood and lacquered furniture; all furniture finish in gold leaf, verni martin, or with ornamental or expensive inlays, such as mother of pearl, or with hand-painted decorations; all tables made especially for cards, checkers, chess or other games; all liquor cabinets, smokers' cabinets, tea wagons, sewing cabinets, work tables, piano lamps or stands, table lamps or stands, ferneries, jardinieres, pedestals and bric-a-brac, made of rosewood, primavera, solid mahogany or ebony or lacquered or decorated; chinaware and crockery known as "Royal Crown Derby, Wedgwood, Minton, Ainsley, Limoges, Coalport, Pekard, Copeland" and similar quality chinaware and crockery by whatever name known.

(c) A tax of 20 per cent. on cigar and cigarette holders and pipes in excess of $2.50 each; cigar and cigarette cases, ash trays and match boxes of gold or silver; humidors and smoking-stands; hunting and shooting garments and riding habits; hunting and bowie knives; gold, silver and ivory toiletware; articles of silver not otherwise provided for in this resolution adapted for household or office use; silver or gold deposit ware; liveries, livery boots and hats; articles commonly or commercially known as jewelry, whether real or imitation, for personal use or for adornment of the person, except plain gold wedding rings, when said articles exceed $5 in value.

Any person, firm or corporation, including the jewelry branch of a departmental store whose chief business is the selling of jewelry by retail, shall obtain a special license to sell jewelry and other articles specified in this resolution, in which case the tax payable shall be 10 per cent. on the value of the total sales, except repairs, plain gold wedding rings, pipes selling in excess of $2.50 each, plain stationery, books, magazines, spectacles, eye-glasses and goods specified in resolution 4*, of such establishment or branch, under regulations to be made by the Minister of Customs and Inland Revenue.

(d) A tax of 50 per cent.: Articles of gold not otherwise provided for in this resolution adapted for household or office use, not including gold pen nibs.

(2) (Does not include anything of interest to the jewelry trade.)

(3) That the excise taxes as imposed by the preceding resolutions shall be paid by the purchaser to the vendor at the time of sale and delivery for consumption or use, or on importation for consumption or use other than for resale, on the duty paid value, in addition to the duties of customs already imposed, and by the vendor to his Majesty, in accordance with such regulations as may be prescribed.

(4) That the following excise taxes be imposed, levied and collected on the articles hereinafter specified, namely:

(b) A tax of five per cent. on: Pianos not exceeding $450 each, and organs not exceeding $150 each (other than pianos and organs for religious and educational purposes).

(c) A tax of ten per cent. on: Cameras weighing not more than 100 pounds; pianos exceeding $450 each, and organs exceeding $150 each (other than pianos and organs for religious or educational purposes); mechanical player pianos, graphaphones, phonographs, talking machines, music boxes and records used in connection therewith, or with any musical instrument; musical instruments (other than band instruments) not elsewhere specified; chandeliers, except for church, in excess of $12 each; gas and electric light wall brackets, in excess of $3 each; gas and electric light fixtures not elsewhere specified, in excess of $3 each.

(e) A tax on playing cards for every 54 cards or fraction of 54 in each package; when selling at $24 or less per gross packages, 15 cents per package; when selling in excess of $24 per gross packages but not in excess of $36 per gross packages, 25 cents per pack; when selling in excess of $36 per gross packages, 50 cents per pack.

(5) That the excise taxes as imposed by the preceding resolution shall be payable on the duty-paid value in addition to the present duties of excise and Customs at the time of sale by the Canadian manufacturer, or when imported, or when taken out of Customs or excise bond, but shall not apply to such articles when exported, and

**This means that phonographs and records, music boxes, pianos and organs, musical instruments (other than band instruments), gas and electric light wall brackets, gas and electric light fixtures, and playing cards, as well as repairs, wedding rings, etc., are not to be included in the turnover on which the 10 per cent. tax is paid.*

shall be accounted for to his Majesty in accordance with such resolutions as may be prescribed.

(7) That every person selling or dealing in the articles upon which taxes are imposed as prescribed by the foregoing resolutions may be required by the Minister to take out an annual license therefor, for which license a fee not exceeding $2 shall be paid, and the penalty for neglect or refusal to obtain a license shall be a sum not exceeding one thousand dollars, which shall be recoverable on summary conviction.

(8) (a) That in addition to the present duty of excise and customs a tax of one per cent. shall be imposed, levied and collected on sales and deliveries by manufacturers, wholesalers or jobbers, and on the duty paid value of importations; that in respect of sales by manufacturers to retailers or consumers, or on importations by retailers or consumers the tax payable shall be two per cent.; that the purchaser shall be furnished with a written invoice of any sale, which invoice shall state separately the amount of such tax to at least the extent of one per cent.; that such tax must not be included in the manufacturers' or wholesalers' costs on which profit is calculated; and the tax shall be paid by the purchaser to the wholesaler or manufacturer at the time of such sale, and by the wholesaler or manufacturer at the time of such sale, and by the wholesaler or manufacturer to his Majesty in accordance with such regulations as may be prescribed, and such wholesaler or manufacturer shall be liable to a penalty not exceeding $500 if such payments are not made, and in addition shall be liable to a penalty equal to double the amount of the excise duties unpaid.

(b) That the Minister may require every manufacturer and wholesaler to take out an annual license for the purposes aforesaid, and may prescribe a fee therefor not exceeding $5, and the penalty for neglect or refusal shall be a sum not exceeding $1,000.

(c) That any such tax, costs or penalties may, at the option of the Minister, be recovered and imposed in the Exchequer Court of Canada, or in any other court of competent jurisdiction, in the name of his Majesty.

Every person owh being thereto liable, refuses or neglects to pay the taxes prescribed, or, if such duty is payable in stamps, neglects or refuses to duly affix such stamps and to duly cancel the same, shall be liable, on summary conviction, to a penalty equal to not less than ten times ahe amount of such duty, but in no case less than fifty dollars.

A ruling has been received by the Canadian Manufacturers' Association with regard to manufacturers selling to dealers with both a wholesale and a retail business. The department says: "Department holds manufacturer responsible for two per cent. sales tax on sales to concerns doing wholesale and retail business, unless wholesale and retail branches are erintely segregated. Retailer defined as person, firm or corporation selling exclusively to consumer or having a retail counter. No objection to jobber charging tax he pays as separate item on invoice. Will be satisfactory if manufacturer selling to consumer collects luxury tax in addition to sales tax of two per cent. Payment of luxury tax by stamps will probably become effective August 1st."

The meaning of the decision with regard to manufacturers selling to their employees, public institutions, etc., is that such sales must include the luxury tax of 10 or 20 per cent., as the case may be, and it must be collected as a tax and not absorbed in the selling price.

Section Nineteen A of the said Act, as enacted by Chapter 46 of the Statutes of 1918, is amended by adding thereto the following words: "and the word 'jewelry' shall be held to include precious stones and imitations thereof."

Art Higher than Commercialism

The jeweler to-day is less of a watchmaker and more of a merchant than at any time in the past. The mechanical side of the business is more and more subordinated to the commercial; and the man who still spends time at a bench is looked upon as a "storekeeper" out of step with the times. He may be so. Yet the jeweler who belittles the work bench and all that the work bench stands for is not far-sighted, but short-sighted.

From the position of one of the timekeepers of the nation, rendering a unique and vitally necessary service—a position of splendid traditions throughout the centuries of the past which should be, and may be, wisely and aggressively capitalized even in this material age—he is willing to step down to the level of the half-trained sales clerk of the department store, or the keeper of the general store, willing to buy anything and sell anything so long as it shows a profit.

Profit is necessary—very necessary. Only alert merchandising will enable the present-day business to meet present-day competition successfully. But these things need not be divorced from trade traditions, nor is the man who knows nothing of jewels and the jewelers' art, of watches and of timekeeping a better salesman or merchant for his ignorance.

Emil W. Kohn, president of the Retail Jewelers' Association of Greater New York and vicinity, speaking before the members of the Empire State Association a few months ago, expressed the earnest conviction that the future welfare of the jeweler depends on the subordination of the commercial to the artistic side of his business. He urged those who heard him to develop their business in that direction.

"Be an expert in precious and semi-precious stones," he said, "and regard your occupation as an art or profession. The jeweler who is qualified by training and experience to render this distinctive service need have no fear; his future is secure."

Mr. Kohn was right, and the attitude he urged specifically in relation to gems and jewelry may be urged with equal force in regard to watches and their distinctive service.

Commercialism is a good thing—in its right place. But its right place is not above all other considerations. The jeweler who allows it to run away with him misses the greatest opportunity, the surest profit-making possibilities, that his business affords.—"The National Jeweler."

Diamond Thief's New Scheme

Diamonds valued at $25,000 were stolen recently by a guest at a prominent Philadelphia hotel from a jeweler's clerk, whom he had inveigled to his room by stating that he was crippled and unable to go to the jewelry store to make purchases. The thief entered the hotel on crutches, and, although he was unaccompanied, registered as "Charles Du Boid and wife, Bridgeton."

He stated he had been in an automobile accident, and that his wife would follow him. He was assigned to a room on the seventh floor.

Shortly afterwards he telephoned to the jeweler's stating that he was confined to his room and wished to purchase some diamonds. H. L. McDade was sent with about $25,000 worth of trinkets. Several hours later McDade was found strapped hand and foot to a chair in the bathroom of the suite. "Du Boid" had disappeared, leaving behind the crutches.

The individual who is ambitious is more concerned with improvement and progress than with taking life easy.

How the Tax was Amended

Efforts of the National Executive were Maintained Until the Last Minute

PRESSURE upon the Government to modify the luxury tax regulations so far as they affected the jewelry trade was continued unceasingly during the month of June until the amended resolutions were introduced. Each provincial executive of the C. N. J. A. brought influence to bear upon its representative in the Cabinet, and a host of letters to individual members of the House of Commons followed the circular issued by the association.

Further (and perhaps the most influential) support was furnished by the Jewelry Workers' Unions, each local in Canada forwarding a strong resolution to the Cabinet, advising it of the threatened dislocation of the entire industry.

Considerable satisfaction was, therefore, expressed when the amended resolution was brought down in the House and it was seen that the suggestion of the C.N.J.A. had been adopted. It was felt, however, that a considerable amount of detail still had to be arranged, and the President of the C.N.J.A. deemed it advisable to ask the Secretary to make a special trip to Ottawa to see what could be done, there being no time to arrange a special deputation.

The Secretary accordingly spent Monday, June 14th, in Ottawa, much of it cooling his heels in the corridors awaiting an opportunity to catch the Minister of Finance with a moment of leisure. The chance came after 1 p.m. as Sir Henry Drayton was about to leave his office for luncheon. Representations as to the position of the jewelry trade were at first received with an intimation that the budget debate was scheduled for 2 p.m. and that, consequently, there was no time for changes. Further emphasis on the necessity for amendments, however, finally led the Minister to agree to postpone the budget and to go into the whole matter fully during the afternoon. When the House assembled at 2 o'clock, other business was substituted, and the Minister summoned the Commissioner of Taxation and the Secretary of the C.N.J.A. to his private office for consultation. A two-hour conference followed, at which it was decided that the following exceptions should be made from the total monthly sales of the jeweler on which the ten per cent. tax would be collected: Repairs, eyeglasses and spectacles, books, plain stationery, magazines, and goods specified in section four of the resolution (these being goods on which the tax will be collected by the manufacturer or importer).

The subject of controlling the diamond industry was also discussed and it was agreed that a system of licensing should be introduced whereby the entire importations of precious stones would be controlled. The Commissioner stated that he would formulate a plan whereby every importer, wholesaler or jobber in precious stones would be licensed and required to give the Government a statement showing his stock on hand at the time the license was issued. Each month thereafter he would be required to submit a statement showing his purchases and sales, so that the department would have a complete list of every one selling precious stones and be in a position to check them up at any time. Any person selling these goods at retail would, of course, be licensed as jewelers and compelled to pay the regular tax, whether the stones were sold loose or mounted. In this way, the department hopes to have the most complete check possible upon the evasions in connection with the sale of diamonds especially.

Still another matter brought under discussion was the selling of goods at retail by wholesalers and manufacturers. It was pointed out that this practice had been very largely restricted during the past two years, but it was also admitted that it was very prevalent in some localities. The Commissioner asked for a list of houses known to sell at retail regularly, and stated that they would be required to take out a retailer's license and be listed as a retail jeweler.

The only point on which the Minister and Commissioner refused to give ground was upon the exemption of watches and clocks up to a value of $10 from the luxury tax. Strong emphasis was laid upon the fact that this would discriminate against the small jeweler, the natural purveyor of such articles, and in favor of the hardware dealer, who could sell them just ten per cent. cheaper. The Minister absolutely refused to strike out the exemption, however, as he said this would mean an increase in taxation which would necessitate the introduction of a new resolution in the House, and he could not afford to make any more changes. It was then impressed upon him that it would be very easy to except clocks and watches of a value of $10 or less from the jeweler's monthly sales, but this he also declined to do saying that the jewelers had done very well and that to re-open the jewelry clause in the House might mean that the whole section would be thrown out.

The C.N.J.A. Secretary thereupon returned to Toronto, satisfied that the jewelry trade was fairly well off, but fearing that the passage of the bill would be attended with danger. That the fear was well founded was attested by the newspaper reports of the debate of Tuesday June 15th, which stated that jewelry under the value of $5 would be exempted from the tax outside of jewelry stores, and that wedding rings were also exempt. A meeting of the executive of the C.N.J.A. was called and it was decided that another deputation should visit Ottawa. Mr. Walter J. Barr of the Goldsmiths' Stock Co. and Mr. Ross were asked to go, and communication with Montreal resulted in Messrs. E. H. Moore of Mappin and Webb and J. Harry Birks meeting the Toronto delegates in Ottawa. Mr. J. H. Vernor of the Western Clock Co., Peterboro, also joined the deputation.

After a prolonged wait, a conference was held with Commissioner Breadner, who promptly set the matter right with reference to the $5 exemption on jewelry, pointing out that jewelry under $5 paid 10 per cent. and over $5, 20 per cent. Mr. Breadner declined to recede from his position on clocks and watches, although Mr. Barr and Mr. Vernor clearly explained what a very serious effect it would have on the cheap clock and watch business.

As nothing more could be gained from Mr. Breadner, the Montreal delegates returned home and Mr. Barr and Mr. Ross sought a conference with Sir Henry Drayton in the House of Commons. The Minister was equally obdurate with reference to the clocks and watches, but conceded a point in agreeing to except plain gold wedding rings from the jewelers' monthly turnover on which the tax would be collected.

The Toronto delegates also sought to improve the opportunity by having a conference with Mr. F. T. C. O'Hara, Deputy Minister of Trade and Commerce, with reference to the administration of the Gold and Silver Marking Act.

(*Continued on page 40.*)

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Very Remarkably Good

DURING the course of his recent budget speech in the House of Commons, Sir Henry Drayton stated that Canada had not only financed her own war effort and her own after-war requirements, but had also extended credits to other nations, and, that, in these circumstances, the situation of Canada's currency must be considered as "Very Remarkably Good."

"Very Remarkably Good" is not by any means an extravagant expression. It merely, in plain English, epitomizes precisely the business situation in Canada to-day.

Official statistics show uniformly increased and increasing productivity throughout Canada, and the satisfactory condition of our foreign trade balance for almost a full six-year period, has enabled Canadian citizens to provide 1¼ billion dollars for war effort, in the shape of money loaned to the Government, in addition to an increase in total bank deposits by the public, approximating $700,000,000 over the 1913 figures. Besides this, in one year alone, that of 1919, Canadians made a surprising exhibit of thrift and foresight by absorbing nearly half a billion dollars' of protective life insurance.

It is not too much to say that the increased productivity of agriculture, industry and mines, effected during the past five years, will amply provide for the additional annual interest charges incurred as a direct result of war expenditure.

So, "Very Remarkably Good" is very good. Let it stand.

It will be admitted that one of the outstanding revelations of the world-war was Canada's ability to withdraw one-tenth of her male population, and at the same time become an important factor in providing much-needed war material. As a result, Canada's status has become unique among the nations.

The Playful Mr. Trowern

HUMOR has not been absent from the campaign against the luxury tax legislation, but perhaps the choicest bit is contained in the following message which was telegraphed broadcast over the Dominion by the Dominion Secretary of the Retail Merchants' Association of Canada:

> "Delegation of retail jewelers, representing the Jewelers' Section of our association, accompanied me in an interview with the Finance Minister to-day, and we succeeded in having optical goods, watch, jewelry and clock repairs, and also books, stationery and magazines exempted from the 10 per cent. tax on sales. We also strongly objected to wholesalers and manufacturers being allowed to sell anything at retail.
>
> (Signed) E. M. TROWERN."

It came as a surprise to the recipients of the telegram to learn that the Jewelers' Section of the Retail Merchants' Association was still in existence, as nothing had been heard of it for years. It was more of a surprise to know that it was able to accomplish so much especially in view of the fact that the concessions enumerated had already been secured by the C.N.J.A.

Several of the telegrams have been sent to this office with a request for information, so the facts may be interesting to many jewelers.

The secretary of the C.N.J.A. was in conference in Ottawa with the Minister of Finance and Commissioner Breadner when a deputation of jewelers was announced. As it was desirable that no point should be overlooked, it was considered advisable to invite the deputation to join the conference and a half-dozen Ottawa jewelers marched in, headed by Mr. E. M. Trowern. The general surprise on seeing the National secretary already there may easily be imagined. Mr. Trowern immediately began a diatribe against the wholesalers and manufacturers meddling with matters that concerned only retailers and protested volubly against the ten per cent. turnover tax. He also proceeded to argue in favor of the exemption of repairs, etc., to which Sir Henry had already agreed, and the Minister quietly but firmly stated that everything had been done that was going to be done. Much to his surprise, it appeared that Mr. Trowern was laboring under the impression that the ten per cent. turnover tax was in addition to the twenty per cent. luxury tax and had succeeded in convincing the local jewelers that such was the case. This false idea was quickly removed from the minds of the jewelers and they very emphatically expressed themselves as highly satisfied with the arrangement made by the C.N.J.A. in every respect. The deputation accordingly withdrew, and the conference of the Minister, the Commissioner of Taxation and the Secretary of the C.N.J.A. was resumed.

The jewelry trade has nothing but the best wishes for the success of the Retail Merchants Association but it will continue to handle its own affairs. Its organization secured modifications of the luxury tax to the entire satisfaction of the trade and the interference of the Retail Merchants' Association was absolutely without effect. It seems a pity that so much of the association money should have been wasted in telegrams that made a joke of the organization.

Enforcing the Marking Act

MEANS of co-operating with the Department of Trade and Commerce for the better enforcement of the Gold and Silver Marking Act were discussed at the last meeting of the executive of the C.N.J.A., and a conference was held with Inspector Ryan on the subject. It was pointed out that infractions of the law often occurred in places far distant from Ottawa and it was consequently difficult for the inspector to make a special trip for each case. The remedy for this, however, was thought to lie in the ability of district jewelers' associations to initiate prosecutions under the Act. All that is required is that some one go to the local prosecuting attorney and lay information against the offender. If Mr. Ryan is notified in care of this office, he will supply the necessary information and a copy of the Act. Every district and provincial organization should therefore be on the lookout for advertising or window cards with time guarantees or other infraction of the law, and the secretary or someone engaged for the purpose should at once lay the information. Further steps are being taken with a view to having Mr. Ryan make more frequent trips across the country and a marked improvement in the tone of the jewelry trade will undoubtedly follow.

Hard Working Ottawa Officials

CRITICISM of the luxury tax legislation has been very severe in practically all quarters and strong condemnation of those responsible for it has been the order of the day. But personal contact with the powers-that-be at Ottawa rather inclines one to take a more charitable view of the situation. The Minister of Finance and his advisers were confronted with a difficult problem, they had an enormous amount of money to raise and they had to set out on a new plan for raising it. That their idea should meet with partial condemnation was certain although probably the Minister himself was much surprised at the storm it created in business circles. He has bowed to the storm in a good many particulars and evidenced a willingness to comply with the requests of business men so long as the principle of the budget proposal is upheld. And it must be said that Sir Henry has at all times been suave and debonair, always willing to listen and never out of temper or patience with the endless delegations that waited upon him. The demands upon him were enormous and the ease with which he piloted the budget through the House seems to evidence the acumen of the natural-born politician. If Sir Henry has ambitions to go further in politics, he will have many well-wishers among the deputations that have been calling upon him.

At the same time a word might be spoken of Mr. R. W. Breadner, Commissioner of Taxation. He is not a politician but a worker of the brusque type whose first instinct is to fight. He has made a profound study of economics and is remarkably well posted on matters of every day business. The approach of a delegation is to him a signal to prepare for battle, and, seated behind a desk covered with innumerable documents, he presents a formidable figure. But beneath the bristling front is a very acute sense of humor and many of his recent visitors wondered how he retained his good temper with so great a pressure upon his time. He was the storm center of the budget and for many days he hardly had a moment he could call his own. But he has the happy faculty of throwing off care as soon as he leaves his office and this alone is responsible for bringing him through.

The public is always ready to criticize officials at Ottawa freely and often very unjustly as experience demonstrates that the majority of them are working overtime for the benefit of the country although usually in the face of the most adverse conditions.

Ontario Districts Rearranged

A RE-ARRANGEMENT of the districts of Western Ontario has been made as the first division was found to be too cumbersome in certain localities. Every district in the province is now organized, excepting Owen Sound, Orillia and Peterboro, but some of them need an injection of new life. The districts are as follows:

ONTARIO DISTRICTS.

1. Windsor District—Windsor, Walkerville, Amherstburg, Kingsville, Wheatley, Essex, Belle River, Cottam, Leamington, Harrow.

2. Chatham District—Tilbury, Chatham, Wallaceburg, Blenheim, Bothwell, Rodney, Dresden, Florence, Ridgetown, Merlin, Wardsville, Thamesville.

3. London District—Sarnia, Brigden, Watford, Glencoe, Dutton, Mt. Brydges, London, Aylmer, Ingersoll, Norwich, Courtland, Petrolea, Wyoming, Alvinston, Westlorne, St. Thomas, Strathroy, Exeter, Zurich, Woodstock, Embro, Tillsonburg, Delhi, Ayr, Lucan, Hensall.

4. Hamilton District—Port Rowan, Port Dover, Waterford, Hagersville, Selkirk, Dunnville, Pt. Colborne, Niagara Falls, Merritton, Niagara-on-the-Lake, Grimsby, Hamilton, Dundas, Paris, St. Jacobs, Walsingham, Simcoe, Jarvis, Caledonia, Cayuga, Humberstone, Bridgeburg, Welland, St. Catharines, Beamsville, Burlington, Brantford, Thorold, Oakville.

5. Stratford District—Goderich, Clinton, Seaforth, Mitchell, New Hamburg, St. Marys, Milverton, Parkhill, Forest, Thedford, Kincardine, Ripley, Lucknow, Wingham, Brussels, Attwood, Blyth, Listowel, Ailsa Craig, Wellesley, Tavistock.

6. Guelph District—Elora, Fergus, Drayton, Erin, Elmira, Acton, Arthur, Grand Valley, Georgetown, Kitchener, Galt, Waterloo, Hespeler, Preston, Bellwood, Palmerston, Milton, Orangeville.

7. Owen Sound District—Shelburne, Dundalk, Flesherton, Markdale, Durham, Mt. Forest, Tara, Wiarton, Chesley, Hanover, Walkerton, Southampton, Port Elgin, Paisley, Mildmay, Clifford, Harriston, Gorrie, Wroxeter, Grand Valley.

8. Toronto District—Woodbridge, Brampton, Stromberg, Newmarket, Richmond Hill, Stouffville, Whitby, Caledon, Weston, Georgetown, Bradford, Aurora, Markham, Uxbridge, Oshawa, Bowmanville, Sutton, Cannington, Manilla, Enniskillen, Beaverton, Sunderland, Port Perry.

9. Orillia District—Meaford, Collingwood, Creemore, Angus, Cookstown, Allandale, Orillia, Victoria Harbor, Midland, Parry Sound, Depot Harbor, Gravenhurst, Bala, Thornbury, Stayner, Glencairn, Alliston, Barrie, Coldwater, Penetang, Burks Falls, Huntsville, Bracebridge.

Czarina's Jewels Arrive

A packet containing the last of the murdered Czarina's jewels, valued at more than $500,000, despatched personally by the late Czar Nicholas on the outbreak of the first Russian revolution, in April, 1917, to King George for safe-keeping, arrived at Buckingham Palace on June 16th, having been held up in transit for more than three years.

The packet was part of the contents of two mail bags made up for delivery in London and hidden in Petrograd until only lately the Russian authorities released them. The jewels are mostly diamonds and pearls.

The Price of Silver

SEEMINGLY, about the only thing which prevented utter demoralization of the silver market about the middle of June, was the purchasing by the United States Treasury, unde rthe Pittman Act, of some millions of ounces of the metal at the price fixed in that act—$1 an ounce.

From the eleventh of February, when the top price of 89½d. was reached on the London exchange, the decline had been fairly slow, and with frequent reactions, until early in June, when a slump began in real earnest. Within a week or two, Oriental and Continental selling had beaten the price down to 44d—less than half the February price.

This figure was quoted as being higher than the low price of 80 cents reached in New York. But this statement is in error, in that it makes no allowance for exchange, which still puts a heavy premium on the precious metals in London as compared with New York. At exchange rates of that date, the price of 44d in London was really equivalent to only 72½ cents, which is much lower than the lowest point reached in New York. Furthermore, although American silver jumped at once to 99½ cents and foreign silver to 90 cents in New York when Treasury buying began, the London market, although it gained, remained lower than New York.

From this it will be seen that the effect of the Pittman act, while not merely local, at first was largely so. This is due to the fact that the act provides for the purchase of only American-mined silver. The immediate result of this was that two quotations prevailed in New York, as quoted above.

Later, however, it became apparent that if silver produced in American was to be taken up at around the dollar mark, foreign silver was bound to react to this influence, if only because the American supply was, for the time being, practically cut off to the industrial consumer. The result was that since the 15th of June, the price of foreign silver has increased to (at the date of writing) 93 cents in the New York market, while in London the quotation has crept back to 53d—a recovery of 9d—at which price, allowance being made for exchange, it is practically at the same level as the New York market for foreign silver.

What the effect will be when the purchases under the Pittman Act have been completed, is problematical; but it is anticipated that as some hundreds of millions of ounces are still to be bought, by that time the rush of Oriental selling will also have been exhausted, and silver may settle at a new level, not so high as that reached late in the winter, but to some extent in keeping with the decreased value of money as compared with before the war.

New Members of C N.J.A.

FEES for the Canadian National Association were received during the month of June as follows:

Retailers: A. & H. Wideman, Markham; Carl A. Class, Watford; Arthur Ledoux, St. Hyacinthe; J. E. Nettleton, Penetanguishene; L. Atkinson, Newmarket; S. G. Kinsey, Norwich; A. McMillan, Ottawa; C. L. Saxton, Port Rowan; W. H. Hellyar, Clinton; Wm. Whyte, Doaktown, N.B.; Whitehead & Co., Toronto; C. R. Lalonde, Toronto; F. S. & H. Prudhomme, Beamsville; Myles & Co., Cobalt; R. J. Bastien, Walter Rowan, Ottawa; Aph. Couture, Hull, Que.; T. J. Dion, Penetanguishene; D. Switzer and A. B. Whittaker, Duncan, B.C.; E. W. Harding, Nanaimo; J. M. Whitney & Co., Victoria.

Wholesalers: A. E. Cooper, London; Canadian Jewelry and Importing Company, Winnipeg.

Manufacturers: Platinum Art Co., Toronto; Davis Mfg. Co., Toronto; G. J. Vanston, Toronto.

Hamilton District: E. K. Pass; J. C. Diggins; A. G. Gaul; R. H. Crawford; S. S. Walker; A. S. Devine; Otto Aspen; Connor Bros.; F. Stretten; H. J. Rousseau; Jno. Peebles; F. Shonbeck; Ben Harris; R. C. Inkster; Otto Ante; Klein & Binkley; H. Williams; Thos. Lees; Gordon McLaren; J. G. Collinson, Dundas; J. House, Niagara Falls Centre.

A. H. Byers, Meaford; E. S. Cole, Niagara Falls; F. G. Laird, Parry Sound; W. W. Porte, Brighton; Douglas & Taylor; Geo. L. King; Buzza Bros., and J. H. Newton, Owen Sound; E. V. Kinsey, Paris; A. O. Felt, Oshawa; A. P. Brown, Welland; Robt. Patterson, Kincardine; J. G. Fair, Ayr; Alex. Gibson, Peterboro; Walter Murch, Toronto; J. S. Smith, St. Catharines; J. Horwich, Oshawa; M. M. Cohen, Toronto.

How the Tax was Amended

(*Continued from page 37.*)

The difficulty of securing a proper enforcement with the small annual appropriation for the purpose, was discussed, and, after a prolonged interview, it was agreed by Mr. O'Hara that he would instruct the Inspector under the Act to make any trips that were recommended by the C.N.J.A., outside of his regular routine, on the understanding that any travelling expenses incurred on such special trips would be paid by the C.N.J.A. In this way it is hoped to catch offences under the Act before they become stale, but it will not relieve local associations of the responsibility of laying informations when an offence is committed in their districts.

The executive of the C.N.J.A. will pass upon the matter and make a formal request that the services of the Inspector be placed at their disposal when desired.

As a conclusion to a busy day the Toronto men sought an interview with Mr. George W. Taylor, Deputy Minister of Customs and Inland Revenue, who is charged with the administration of the luxury tax. Mr. Taylor gave a number of interpretations, such as the following:

The sales tax is collectible on repairs made by a manufacturing jeweler on articles for re-sale; not on articles repaired for private customers of a retail jeweler.

The sales tax of one cent is collectible on items of less than one dollar and on fractions of a dollar. The charge on an item of 25 cents would be one cent; $1.25, two cents; $2.25, three cents, etc. Manufacturers may pay on their total turnover.

Auction sales of jewelry must be conducted under license; pawnbrokers must be licensed as jewelers, or pay the higher tax; second-hand goods must pay the tax.

Manufacturing and wholesale jewelers will be licensed under the sales tax, and, if selling at retail, as licensed jewelers also.

Eggs by the Yard!

Speaking of collective bargaining, Mr. De Leeuw, consulting engineer, springs the following: "So far collective bargaining has been 'collective,' it must be admitted, but it has not been 'bargaining.'" He says that strikes, or threat of strikes, are no more a method of bargaining "than when a man points a gun at his debtor to collect a bill." Another striking statement is: "It is true that labor is sold by the hour, but the hour is a measure of time, not of labor. We might just as well sell eggs by the yard, and without even specifying whether we lay them lengthwise or crosswise."

Busy Time at Ontario Convention

FULLY maintaining the record of success that has marked the jewelers' functions of the past few years, the second annual convention of the Ontario Jewelers' Association, held in Toronto last month, left little to be desired in the way of attendance, enthusiasm or satisfaction with its results. It is true that there should have been a great many more retailers present, but the increase over previous years was marked, and the lack of help in many stores was responsible for many absentees. The programme, both business and social, never flagged in interest, and the only criticism heard was that the convention should have been spread over three days in order to give the delegates an occasional breathing spell. This is an interesting suggestion because visitors usually require time to spend in shopping at the wholesale houses.

From a business point of view, nothing more interesting could have been had than the programme. The delightful welcome tendered by Mr. Ryrie and the eloquent response of Mr. Barnard was followed by a sound, practical, common sense address by Mr. Evans, and then came the discussion on publicity, led by Mr Herbert Vanderhoof and his assistant, Mr. Copeland, and its interest was attested by the unanimous endorsation given the project by a standing vote.

The general discussion of the excise tax question on Wednesday morning was very valuable to the members, and gave an entirely new light on the subject to many. Then came the talk by Mr. A. S. Flint, the Waltham missionary, and its rich humor and practical application was doubly welcomed and hugely enjoyed. The whole programme was well balanced, intelligently discussed and could not fail to benefit anyone who participated even as a listener.

The absence of Mr. H. Victor Wright, the director of the Service Bureau of the American National Retail Jewelers' Association, was much regretted, but his statement regarding the accounting system was received with great interest and will be read with equal appreciation by all jewelers who were not present.

The social side of the convention was simply without flaw, and reflects the greatest credit on the committee in charge. Nothing could give a more effectual quietus to attempts to create discord between the various branches of the trade than the manner in which the representatives of the wholesale and manufacturing houses took hold of the plan of entertainment. A slight faltering on the part of the officers when the luxury taxation threw a damper on the trade was responsible for the announcement that the entertainment features were cancelled, but when they recovered their breath and got the machinery in motion, everything went like clockwork. To particularize is sometimes invidious, but when an affair is in charge of men like Bob Friend, who handled the banquet, Reg. Ellis, in charge of registration, Clare Vanstone, chairman of the executive, Capt. Langdon Ellis, who looked after the refreshments, Ernie Phipps, a whole reception committee in himself, Jack Wiederhold and Percy Roden, who took charge of the sports, Eddie Sternberg and Ira Levi, who collected the prizes, and others of equal calibre, their could be no doubt of its success. Of course, they were ably backed up by Ben Chapman, Ammon Davis and others, but there was a spirit of co-operation throughout that was simply wonderful and the retail trade in particular should feel under a debt of great gratitude to those responsible for the splendid entertainment.

The selection of Niagara Falls for the next year's convention is considered to have been a splendid idea. The speech of Mr. P. W. Ellis, reported elsewhere in this issue, gave the delegates an idea of the wonderful beauties of the Queen Victoria Park and his statement to his colleagues, also given on another page, will be read with double interest. The convention will be handled, as it should be, by the executive, and the arrangements will pave the way for the annual meeting to be held in smaller places, which heretofore have been unable to undertake it on account of the large expense involved.

The Ontario association is now on a firm basis and its future seems assured. By next year it is hoped to have every jeweler worth while enrolled as a member and when that is accomplished, there can be nothing but prosperity in the trade.

The Opening Session

After the meeting had been formally opened by the singing of the National Anthem Mr. Young, the chairman, sprang a new one on the convention by asking everyone to stand again. When all, wondering, were on their feet, he asked that everyone turn to his left and then to his right and shake hands with those beside him.

"I'll guarantee," he remarked when this had been done, "that every one of you has shaken hands with someone with whom he's never shaken hands before." The greatest asset of these gatherings, he continued, was the sentimental value; and because this was one of the biggest and cheeriest meetings of jewelers ever held in Canada, he considered that it was safe to say, despite the tax, that never had the prospects of the trade in Canada been so bright. There was a time that the jeweler was nothing but a watchmaker—a mechanic. But now he was a respected dealer in things that the people couldn't do without. Jewelry was never before so much of a necessity in the eyes of the public as to-day.

One thing against which he spoke strongly was the education of customers to the "something for nothing" idea. That day was past. The idea was immoral. The jails were full of people who had attempted to get something for nothing. He called upon his hearers to educate their customers away from this idea.

The association had appealed to the very best men in the business throughout Canada, and as a result of its efforts people were growing in respect for the jewelers and the jewelers for one another.

Turning to the luxury tax, Mr. Young said that for some time he had been trying to make up his mind what a luxury was. He had come to the conclusion that nothing was a luxury which was necessary to the development of a man's true self. And jewelry was necessary to that.

In closing he introduced Mr. James Ryrie, who would welcome visiting members.

Mr. Ryrie claimed to be the oldest retailer in the business in Toronto. He had started in fifty years ago as an apprentice at a dollar a week, with 50c per week per year increase. He had later been through the various stages of watchmaker, journeyman, and proprietor.

He paid tribute first to the officers of the national association over their handling of the new tax. There was a time, when it first came down, when they were all in

sackcloth and ashes. But owing to the C.N.J.A. this had all been changed. A ten per cent. tax on turnover was bad enough, but it was incomparably better than the first draft of the tax.

Organization had also made possible friendly discussion among members of the trade, making possible unity of action, in turn resulting in the abolition of many abuses —unfair competition, guarantees, etc.—bringing up the general standard of the trade.

The growing wealth of Canada gave the country her needed opportunity for the development of art and culture. And if she did not take the opportunity, then God help her.

He compared some of the creations of the past in Canada, in the way of jewelry and silverware, with those of to-day, to the great amusement of his hearers who recognized some of his descriptions of mid-Victorian atrocities.

In conclusion he wished to welcome the visitors, not formally, but from the bottom of his heart. He hoped that this meeting here—"gold burnishing gold"—would brighten everyone present and fit them all better for the duties of life.

Mr. Young called upon Mr. J. S. Barnard, London, Ont., first in reply.

Mr. Barnard took exception to the occasional naming of the O. J. A. as the "Provincial" Association. Sometimes the term "provincial" held a certain disparagement. He thought, however, that when the word referred to the province of Ontario much of the sting was taken out.

The jeweler's profession, he said, was one of which they could all be proud. He thought that it was one which the general public respected. The trade had done much to lift humanity to a higher and truer sense of beauty, and was therefore fulfilling its purpose in the world. And although it now found itself in partnership with a partner who would demand a certain proportion of its income, he was sure that it would progress and develop, and would go from this meeting better than ever prepared to carry on its business.

The minutes were here proposed, but were taken as read. The Treasurer's report was postponed until the following day.

Mr. Charles T. Evans, Buffalo, N.Y., former president of the N.R.J.A. of the United States, who was introduced by Mr. Young, was received with three rousing cheers. Replying to the chairman's welcome, and that of the members, he in turn extended greetings from the jewelers of his own country. He also congratulated the Canadian trade on having a proper scale of membership fees, thus avoiding the error into which the N.R.J.A. had fallen in the beginning. His address will be found on another page.

Mr. Walter Barr, Toronto, at the conclusion of Mr. Evans' address moved a hearty vote of thanks to the speaker. Mr. R. J. Rodger of Kingston seconded. The motion was carried with applause.

Mr. M. C. Ellis, President of the C.N.J.A., introduced Mr. Herbert Vanderhoof and Mr. Lee Copeland, both of Chicago, who were to assist in the round table conference on national publicity for jewelers. He reminded the convention of Mr. Everts' statement at the Montreal convention to the effect that millions of dollars had been lost to the jewelry trade through lack of advertising. Now in the United States, an effort was under way to bring this back to the jeweler through national publicity. He cited the influence of publicity in winning back from Florida the demand for California fruit. If that could be done, the same could be done for jewelry in Canada. He called first on Mr. Copeland to explain the general plan of campaign.

Mr. Copeland opened by displaying a neat brass counter sign, "Gifts that last"—the slogan of jewelry. He displayed a finger ring which had been given him as a boy by his mother. That would remain with him, and its sentiment would remain, all of his life. He had also other gifts—books, toys and the like—but they had gone. That was the great argument for jewelry.

As for the campaign, he explained that the trade in Canada would have the advantage:

First—of the art work and typography already undertaken in the American campaign.

Second—of the overlapping advertising—that which appears in American publications having a circulation in Canada.

Supplementary to the last would be the advertising done in purely Canadian publications.

He showed the advertisements with which the campaign had been opened, just catching the June issues of the

MR. HERBERT VANDERHOOF,
Chicago, Ill.

large publications. This had been aimed at in order to show results from the start, getting in in time for June wedding business.

The campaign in these and subsequent issues was reaching a circulation of about 60,000,000 readers.

In connection with this advertisement, showing the heads of a man and a girl showing above the back of a davenport, he explained the great difficulty of the campaign, in that no particular piece of jewelry could be shown changing hands between the young couple, as manufacturers of many pieces were subscribers, hence it was that the picture was a view from behind, so that the gift—whatever it might be—would be hidden.

The second shown was a border design—consisting, in fact, practically entirely of border, made up of hearts and cupids. This was for the "quality group" of five high class magazines having practically 100 per cent. circulation among the best families of Canada and the United States.

Another scheme was that of a dummy page, with ap-

propriate border and the slogan "Gifts that Last," marked out into sections. This was sent out to the local newspapers at certain seasons, encouraging them to approach the local jewelers and canvass them to take one or more sections of space on the page.

The seasons given extra recognition in the campaign were June, Christmas, St. Valentine's Day, and Mother's Day. Easter might be added later when additional funds were available.

Mr. Vanderhoof recalled an incident in connection with his campaign in the United States of which he was reminded by the tax in Canada.

Jewelers in U. S. in the first year of war were almost classed as undesirable citizens. Many restrictions were on, and the people were practically forbidden to buy jewelry for Christmas. An investigation was made as to the causes, and it was found that the jewelers themselves were responsible. They were not in line with the times, and some wanted to put them out of business entirely. However, another way was found, as it could be in Canada. One of the steps taken there was to make themselves time service stations—a "punctuality league," or "minute men of America." The result was that sentiment swung around in the jeweler's favor and he was a patriotic where previously he had been an undesirable citizen. Within eighteen months after this campaign started the jewelry trade was one of the five richest trades in the United States. He suggested that in Canada the jewelers should get behind the tax and insist that it was a good and just tax. If by this they did ten or twenty or fifty per cent. more business, what would the tax amount to.

He assured the convention that the art work procured would be the best that money could buy. The National Art Service League was nominating five artists, who would do the illustrating; and although these were among the best in their profession the cost would be no greater than if the work were done by a commercial art studio.

The small jeweler, he stated, was not being forgotten in the campaign. Special provision was made for the small-town paper, in the way of illustrations, etc.

One member asked if Mr. Vanderhoof would advise community jewelry advertising in a town of five jewelers.

Mr. Vanderhoof replied that he would, using the page plan Mr. Copeland had shown and described to them.

Mr. Young asked regarding window signs.

Mr. Copeland replied that these were being provided, and thought that they should not be confined to members of the association, as every sign that showed helped the whole campaign.

Mr. Evans did not entirely agree with this.

Mr. Vanderhoof advised getting it in everywhere, newspapers as well as windows. Then, when the sign was recognized in connection with the C.N.J.A.—that was when the C.N.J.A. members could adopt a set style for the slogan, and could advertise invariably over the caption "Member of the Canadian National Jewelers' Association." When that point was reached everyone, to benefit, would have to get in as a member and subscribe.

Mr. M. C. Ellis explained that the executive felt that the campaign was one which could do an endless amount of good in Canada. Once get the idea hammered into the public that jewelry lasts and the jewelers would have achieved a great thing. Hence the association had decided to spend $10,000; and in order that a fair collection should be made, they had decided to levy according to the business rating of provinces and of jewelers.

The provinces were to pay:

Ontario, $5,000; Quebec, $1,500; Manitoba, $750; Prince Edward Island, $50; New Brunswick, $450; Alberta, $600; Saskatchewan, $400; British Columbia, $750; and Nova Scotia, $500, making a total of $10,000.

And in order that the different members should be given a fair deal, not taking advantage of anyone's generosity, it had been decided to ask:

Business rated at $75,000 to $125,000 might pay $150; over $50,000 to $75,000, $100; $35,000 to $50,000, $75; $20,000 to $35,000, $50; $10,000 to $20,000, $25; $5,000 to $10,000, $15; $3,000 to $5,000, $10; under $3,000, $5.

"If you'll all work together and all co-operate, gentlemen, I tell you wonders can be accomplished," Mr. Ellis concluded.

Mr. J. G. Collinson, Dundas, then expressed pleasure at the decision of the executive, but thought they had set the mark away too low at $10,000. He said that 85 retail optometrists in the Province of Ontario had raised that sum, $10,000, for advertising optometry. What they had done surely the jewelers could do.

"It makes us look pretty small," said Mr. Ellis. He asked the opinions of others.

Several individual members spoke in a similar vein. One, Mr. W. W. Walton, Windsor, told of how money had been raised among jewelers for advertising in his own town, with great success.

Mr. Ellis also thought the sum was far too small, especially if a three-year campaign were to be attempted.

Mr. Vanderhoof pointed out that it was not a separate campaign for Canada, but a Canadian contribution of $10,000 toward a $300,000 continent-wide campaign. "That is your share of it," he said. "If your big brother across the line is satisfied you've no cause to be ashamed of your $10,000." The overhead, he showed, was only in small part Canada's share.

In reply to a question from Mr. M. M. Cohen, Mr. Vanderhoof replied that 75 per cent. of the $10,000 would be spent in actual Canadian advertising space.

At the suggestion of the chairman, a standing vote was taken, which showed the convention as endorsing unanimously the executive of the C.N.J.A. in this campaign, and in the plan for financing proposed.

Messrs. Chapman, Levy and Nolan were nominated by Mr. Roden as nominating committee, to report in the evening. The required authority was given by the meeting, which was then adjourned.

The Banquet

The Pompeian room of the King Edward was filled—not uncomfortably so, but with no further room for tables, and with scarcely a vacant chair—for the banquet Tuesday evening. Although informal, the event was an impressive one, and all the more cheery because of its informality. An excellent dinner was served to the accompaniment of almost continuous musical selections from the orchestra, among which were sprinkled a good number of songs from the official song sheet in which the diners joined with almost more vim than could be expected at a "dry" banquet. A lively rivalry was kept up in the demand for one or another of the more popular airs, but in the end all had been included—though the dinner, in the process, was continued three-quarters of an hour longer than had been intended.

One feature of the dinner was the number of ladies present—a surprisingly large number for an affair of the kind—by which a more than usually pleasant air was lent

to the occasion. Another feature was the battle of paper streamers in which the dinner itself came to a joyous conclusion.

Well over three hundred diners were present, including the majority of the leading members of the trade in Ontario, retail, wholesale and manufacturing. Those at the head table were: Ammon Davis, Toronto; O. M. Ross, secretary C.N.J.A.; J. S. Barnard, London; A. S. Flint, Waltham, Mass.; Walter Barr, Toronto; M. C. Ellis, president of the C.N.J.A.; W. G. Young, London; Thos. Roden, Toronto; R. J. Rodger, Kingston; Adolph Levy, Hamilton; P. W. Ellis, Toronto; E. H. Flach, St. Thomas; S. Lorie and Ben Chapman, Toronto.

"On behalf of the Toronto District Jewelers' Association, permit me to welcome you to this, our second annual provincial banquet," said Mr. Thos. Roden, the chairman, in opening the business session following the dinner.

"It augurs good for the further success of the Ass'n., that so many have been in attendance at our meeting and are with us to-night. We hardly realized, until this meeting, how important we had become."

It had been said, he continued, that to make a country great, three conditions were necessary: adequate and safe means of transportation; fertile fields; and busy workshops. He wished to add to these, a loyal and earnest spirit of co-operation. As the President had said at the annual meeting of the National Jewelers' Association, the association had enjoyed the unique position of having brought together all the interests, manufacture, wholesale and retail, each enjoying the other's confidence and all striving for the common purpose of helping by co-operation to advance the welfare and improving the relationships in their diverse activities.

By co-operation, they had helped to eliminate much foolish and vicious competition; honest competition, he believed to be a healthy and encouraging stimulant to individuality, worthy of British traditions, and evidence of their love of liberty and pride in excellence.

"To-day," he said, "we are faced with many problems which call for our united consideration. The country has been suffering from an attack of experimental legislation. Our trade and business seems to have been specially selected as one to be experimented upon. If we are experimented upon much more, we shall be something like the doctor who pronounced the operation a complete success, but the patient died.

"It seems to me a most vicious principle to select for destruction or discrimination, special trades or businesses which occupy an important relationship to the community in art and mechanics and who are supplying such imperative needs as optical goods, time pieces and cutlery and other requirements."

When the Government had begun to classify luxuries, he stated, they had found themselves up against a problem they did not understand, and it was only owing to the president and members of the C.N.J.A. executive that the trade had ultimately arrived, not in a favorable, but in a reasonably safe position.

He questioned whether the Government had the right to force collection of the taxes under the methods adopted —those of bringing it into force with no other notice than newspaper information. But he was sure that jewelers as a whole realized that the country was faced with an enormous debt, and would meet the obligations which they, as a trade, were called upon to share.

"I am going to put the most generous interpretation on the Government's action, by saying that perhaps they wished to show the people what direct taxation means, and how impossible it is to regulate that which should be left to natural laws. Too many of us have been suggesting that the other people's goods are luxuries, and should be made to carry the burden of taxation, and have not realized how difficult it is to institute special methods of taxation, except at very high cost of administration, or which may be subject to very much evasion. I do not think that anyone realized the opportunities of evasion and the problems of the Government until the present plans had been applied.

"It seems to be the common opinion that the most effective method and the one least subject to evasion, is the turnover tax. We are in this respect glad that the Government has adopted this plan.

"We have to recognize the very difficult position of the Minister of Finance and the tremendous burden the war has placed upon the nation. I feel sure I voice the sentiment of all, when I say that as a trade, we are willing to bear a fair share of this burden and will not endeavor to place any impediments in the way of an honest administration and will earnestly co-operate in carrying out the law of the land.

"I have just returned from a visit to the west, from which I have obtained a very definite idea of Canada's potential wealth, in splendid farms, rich mines and majestic forests. With such a grand heritage, we should have no fear for the future, but should with courage face to-day's problems, in the confident assurance that we are destined for a happy and prosperous nation, if we but honor God and do our duty to our fellow-men."

A vocal solo, to which an encore was demanded, formed an interlude, following which the President of the Canadian National Jewelers' Association was called upon.

Replying to the outburst of cheering which greeted his introduction, Mr. M. C. Ellis thanked the gathering, insisting that he knew the cheers were intended for the wonderful executive of which he was honored to be the president.

He wished to refer to their continued work in the crisis through which they were just passing—a crisis brought on by the attitude of those who appeared to think that the jeweler was some sort of a criminal who had no right to be in business at all.

Early in the year a deputation had gone to Ottawa to point out to Sir Henry Drayton that if he felt it necessary to continue taxing the trade of the Dominion the jewelers were willing to do their share—and no more. They had pointed out what they thought would be an equitable system—the levy of a turnover tax of about one per cent. on all business; manufacturing, wholesale, and retail.

In addition to this, a letter had been sent to every member of the Cabinet, the Senate, and the Commons, pointing out that the jewelry trade, which had been picked upon for special discriminatory legislation, was really one of the highest degree of necessity, and ranked with any other trade in point of necessity.

This would show that the executive had left no stone unturned in looking after the interests of the jewelry trade. With what surprise then had they read on the morning of May 19th of the excessive and unfair taxes with which the trade had been burdened. But they had not given up. By letters, by telegrams and by deputations they went after and kept at those responsible for the taxation, determined that it should be made as fair as they could make it to the jeweler.

"And gentlemen," he continued, "we have succeeded"—a remark which was greeted with prolonged applause.

As an illustration of the co-operation obtained from the members of the association, he told of how Mr. Ryrie, located by telephone at a meeting at a very late hour at night to accompany a deputation to Ottawa, had

wrapped up a few things in a brown paper parcel and caught the midnight train.

Mr. Ellis reviewed the case as put up to Ottawa following the first announcement of the tax: first there was the deputation which visited Sir Henry Drayton. Then came the individual interviews with each member of the Cabinet, special pressure being brought to bear on each by the association members of the province which he represented. Then followed another statement of the case by letters to every member of the Commons, Senate, and Cabinet. Later, at the last minute before the amendments had been brought down, had been the secretary's visit to Ottawa, as a result of which the trade had been cheered the next day by the announcement of the very welcome amendments to the budget.

One thing they had not as yet obtained was return of the tax which had already been paid on goods already in stock—the 10 per cent. luxury tax which had now been cancelled. However, they were still after this and they intended to keep after it until, if possible, they got results.

He outlined briefly how the new taxation rested even more lightly than might at first appear. In reply to a question by Mr. Knox, Picton, he pointed out that full details would be gone into concerning the tax at question hour the following morning. In all, conditions were by no means bad, and he was convinced that they could look forward to the most prosperous fall season in their experience.

Mr. Ellis, passing on to the National Publicity Campaign approved at the afternoon session, declared that the jewelry trade had in the slogan "Gifts That Last" the best slogan of any trade. He predicted that by the campaign to come people throughout the country would be convinced that when they went to buy gifts the proper place to go was to the jeweler.

In conclusion he read an extract from the Manchester Guardian indicating that Canada's peace-time progress promised to be fully as brilliant as her performance in the war. With such opinion from abroad who at home could doubt the destiny and continued prosperity of the nation?

Mr. Levy, presenting the report of the nominating committee, stated that in order to retain the services of W. G. Young it was intended to put before the convention at the morning session a resolution recommending to the C.N.J.A. the creation of an organization committee, nation wide in scope, with Mr. Young as chairman. The following were then nominated and elected by acclamation to hold office for the ensuing year: chairman, Mr. R. J. Rodger, Kingston; vice-chairman, Mr. Gordon MacLaren, Hamilton; secretary-treasurer, Mr. Ben Chapman, Toronto.

A novel and highly entertaining conclusion was given to the evening's entertainment in the shape of a sight-seeing tour through the Elgin factories. The diners, however, did not have to leave their places to enjoy the trip—save for such shifting of chairs as was necessary to bring some of them into better range of the screen on which the tour was shown—in the shape of moving pictures.

The tour took the guests through the immense factory buildings, and showed, almost as intimately as though the trip had been made in person, the various stages of progress in the making of a watch. It also served to give an idea of the immensity of the plant, and the number of hands employed—thousands of whom were shown coming from the doors at "closing time."

The hour was late when the evening session finally broke up, which in part probably accounts for the small attendance at the beginning of the following morning's session—though many of the out-of-town guests insisted that a misunderstanding as between Toronto time and "God's time" was responsible for their tardiness.

Wednesday Morning Session

Mr. M. C. Ellis took the chair at the opening of the concluding session of the convention, and introduced Mr. R. J. Rodger, of Kingston, the new chairman of the association, whom he described as a peculiarly able and efficient leader. He assured Mr. Rodger that the national executive would stand firmly at his back in furthering the interests of his association. Replying, Mr. Rodgers paid tribute to the various officers of the national and provincial associations who had done so much for the trade in one of its most critical periods. One of the things constantly urged in the proceedings of the convention had been the need of patriotism. There were many forms of patriotism—institutional, provincial and national; but even greater than any of them was a form of international patriotism, a loyalty to what is ethically right. Unless the members could go back to their homes and endeavor to instil this sort of patriotism into their home relations, their business dealings, and their relations with other members of their trade, they could not hope to come to these conventions in the right spirit. As an example of loyalty to the cause of common right he pointed to the association officers he mentioned, who had put themselves to considerable inconvenience and brought upon themselves a heavy share of work, doing what they had done for their fellow-members in the trade since the first announcement of the budget proposals.

Question time brought a deluge of little white slips of paper from the question box, the vast majority of which had to do with troublesome points in the new tax. One, which led to the longest debate, brought out the greatest number of intricities, and ultimately had to be settled by recourse to Ottawa by long distance telephone, was the following:

> "Can you deduct eleven per cent. from your turnover before taking ten per cent. for the Government tax?"

Two opinions as to this were at once apparent. One was that the ten per cent. should be calculated as ten per cent. of the price of the goods remaining to the jeweler, separate track being kept of tax and of the jewelers' income from each sale. The other was that the price of goods be advanced an average of from eleven to twelve and a half per cent., the ten per cent. tax being then calculated on the total sum received from the customer.

The point was debated at great length, and proponents of the rival theories each were loth to yield to the other. At last a call was put through to George W. Taylor, Assistant Deputy Minister of the Department of Inland Revenue, to obtain a ruling.

Meantime someone raised the question as to what was meant by the exemption of "plain gold wedding rings," and again opinion differed sharply, some holding that "plain gold" meant without ornamentation of any sort, others being of the opinion that it included engraved rings, so long as they were of "plain gold," not of platinum, and not set with precious stones. This also was left for a ruling from Ottawa.

When the connection was put through a ruling was quickly obtained on both points.

The ten per cent. tax, it was announced, was to be calculated on the total moneys received from customers, excluding only money received on sales of specifically exempted articles. This means that the tax must be absorbed into the sale price.

"Plain gold wedding rings" referred only to plain rings, of gold, without any form of decorative engraving, gem-setting, etc.

These rulings were accepted by the convention as official, and it was agreed that they should be observed scrupulously by association members.

Several questions asked whether such things as fountain pens, safety razors, low-priced clocks and watches, silver plate, novelties, etc., should not be exempted from the turnover on which the tax is estimated. The answer was that all these things must be included in the turnover on which the tax is paid—the only exemptions of goods sold being those actually specified in the Act in connection with the ten per cent. turnover tax.

Other questions concerning taxation and other matters and the answers given were as follows:

"In case any dealer evades the law by selling goods less the tax and making false returns to the Government, what is to be done with him?"

Mr. Ross stated that the department was taking every possible precaution; that inspectors would drop in unexpectedly on merchants throughout the country, and that any dealers found attempting to evade the law would be dealt with severely.

"Are the sales of marriage licenses and cash received on old accounts (prior to May 19th) exempted?"

Mr. Ross thought that the first would be exempted from the fact that it was not a sale of goods; and that the second would be exempted from the fact that the sale had taken place before the tax had come into force.

"On goods exchanged, is tax on difference or on total of new invoice?"

The dealer should take credit for the value of the goods returned, which would then not appear in his turnover; or if it had already appeared in turnover of some previous month, would be deducted from the current month's turnover. By this means the tax is automatically refunded on goods returned. If other goods are taken in exchange for them, a new invoice should be made out, and the amount, whether greater or less than the amount of the goods returned, should be included in the turnover for the current period, and the tax be paid on it accordingly.

"Is there any chance for an 'exempt' department in a jewelry store to include (as exempt from turnover) articles which are exempt when handled by other trades."

There is no chance of this being done. While the jeweler is at a disadvantage in the handling of articles which are non-taxable when handled by other trades, this is compensated by the advantage he has in handling articles which are taxable at fifteen and twenty per cent. when handled by other trades.

From this it appears to be impossible for the jeweler to escape the tax on turnover on articles normally handled in a jewelry store. But there seems to be a chance that he may not have to pay turnover tax on articles not normally handled by jewelers, by turning his institution into a department store, applying for a jewelry department license, and handling in other departments the articles not normally handled by jewelers. The same restrictions would apply to him as now apply to the jewelry departments of department stores—that is, they are not permitted to escape the tax on cheap watches and clocks by selling them in some other department; but such things as fishing tackle, cheap crockery and china, and similar extraneous lines may be handled in other departments and do not come under the turnover tax.

"In your publicity (the national publicity campaign fund) will you impress upon the public to purchase nationally advertised silverware from a jeweler instead of the department store?"

The campaign is one to emphasize merely the desirability of jewelry, watches, silverware, etc., and to popularize these lines, and is not restricted in scope by any effort to tell people where to buy them.

"Do you advocate collective advertising by different members of the craft on the same page?"

Emphatically, yes.

At the conclusion of the question hour, Mr. A. S. Flint, of Waltham, Mass., was called upon, and kept his hearers interested, first with an imaginary trip through the Waltham factories, and finally with a plea for better merchandising. The address is reported elsewhere in this issue.

The following report of the Horological School Committee was read by Mr. Thomas Roden:

THE ONTARIO JEWELERS' CONVENTION, JUNE, 1920.

"Supplementing the report at the Montreal Convention, we have to report as follows:

"*Organization.*—The school is now thoroughly organized and equipped to handle one hundred and fifteen students. The staff consists of the principal and instructors, with the necessary office help. The school is arranged in classes, and we employ the best possible means under which the instructors are enabled to keep strict supervision of the work. Great care is taken that each instructor is given the same line of teaching to pursue in order to insure uniformity of training.

"*Training.*—Each student is first taught to file properly and make tools required on bench work, after which simple clock repairs is taken on, and following that he is taught to take down and assemble the large sizes of standard watches. Then, to each of the different classes is given a number of school watches having defects commonly met in the trade, upon which lectures and demonstrations are given, teaching how to locate and remedy the defects from barrel to escapement; finishing the work completely and making it a timekeeper. After each lecture and demonstration each student is required to do the work that has just been studied, and his progress is checked up, special care being taken to see that he thoroughly masters his work before proceeding. The remainder of his course is spent on doing watch and advanced clock work; also during the final training period he is taught how to do gold and silver soldering and jewelry repairing; giving the most possible instruction in the limited time at our disposal, and our training is in accordance with the most approved methods of modern shop practice, and we strive to instil thoroughness rather than speed, impressing on them that breakages must be eliminated to the lowest possible percentage, as speed can only be gotten by practice.

"*Students.*—We have since starting handled one hundred and six students, of whom twenty are now out filling service to their employers.

"*Equipment.*—We have invested in equipment and fittings, over $10,000, consisting of lathes and attachments, staking tools of the best makes and full bench equipments, affording every opportunity for the students to make the fastest progress possible.

"*Trade Work.*—We solicit trade work and prompt delivery in 18, 16, 14, 12, 6 and O sizes of standard watches, also all English watches of good quality. We will demonstrate in every case the most modern methods of the watchmaker's craft at prices as modest as possible, commensurate with first-class workmanship.

"*Old Junk Watch and Clock Movement.*—We ask the trade to co-operate with us in sending all the junk movements they possibly can. These we wish to use during the entire course of the students, as specified in the paragraph on "Training."

"*Finances.*—We are glad to report that the school is paying its way. Up to date we are showing a slight surplus.

"*Fees.*—The fees charged are, for returned soldiers, $25 per month; for civilians, $35 per month.

"*Conclusion.*—In conclusion, we ask for your continued support and co-operation that the Company may achieve the objects for which it was formed to do its share in furthering the welfare of our trade, and to open up opportunities for our soldiers, all of whom on our membership roll are wounded men."

To this Mr. Roden added that over 50 per cent. of the men in attendance had never made use of the fifteen-minute intermission for smoking allowed them, but had preferred to remain at their work, so anxious were they to qualify.

Mr. J. J. Nolan moved, seconded by Mr. J. G. Collinson, brought down the resolution suggested by the nominations committee the previous evening, by which it was suggested to the C.N.J.A. that a special organization committee be appointed, headed by Mr. W. G. Young, to look after organization work for the provincial and national association. This was adopted without discussion.

Mr. E. H. Flach, St. Thomas, proposed that the Convention of the Ontario Jewelers' Association be held in Toronto again next year.

Mr. P. W. Ellis, however, had another suggestion to make. He drew the attention of the members to the exceptional scenic attractiveness of the Niagara district, and proposed that while Niagara Falls jewelers were too few in number to become hosts of so large a convention, and although the Parks Commission, of which he was a member, could not undertake to create a precedent by themselves becoming hosts, the association could make its own arrangement; and he could assure them of an exceptionally enjoyable time.

Mr. Flach withdrew his suggestion.

Mr. E. S. Cole, of Niagara Falls, made it an invitation on his own behalf as a jeweler of that city, and presented a motion that the Falls be chosen.

Mr. Collinson moved as an amendment that the matter be left to the executive, suggesting also that they consider a three-day instead of a two-day convention.

Photo by Brightling, Toronto.

PICNIC AT CENTRE ISLAND, WEDNESDAY AFTERNOON, JUNE 23rd.

The convention, however, was so enthusiastic over the proposed "honeymoon" to the Falls that it was not inclined to take any chances in leaving the matter to the executive; and accordingly voted down the amendment and adopted the motion almost unanimously.

NOTES OF THE DAY

President Thomas Roden got back from his trip to the Pacific coast just in time to jump in and take charge of affairs. He was on the job until the last minute, and his friends—which includes everybody in the trade—were highly pleased to note that his outing had evidently agreed with him very well indeed.

One hundred and ten prizes—count 'em, 110—represent the manner in which the trade responded to the call of the committee. There could be no finer commentary on the spirit that exists in the trade to-day or the good feeling between its various branches. The prizes generally were very high class, and the rivalry for their possession keen and determined.

The contingent from Hamilton, headed by President Joe Levy, was in fine form. Joe brought down his device for painless extraction of funds to cover expenses, and it worked as well as ever. It was rather unkind of Geo. Klein, however, to uncover a dark horse pitcher like Hooker. The Toronto ball players couldn't touch him, never got even a semblance of a hit. The score card was not available for publication.

Mr. Flint, of Waltham, was very much surprised at the enthusiasm displayed and the number of jewelers in attendance. He is a regular visitor at conventions on the other side, but his Toronto affair had them nearly all beaten a mile. He will be heartily welcomed at any future event.

The Picnic and Games

The outing arranged by the Toronto District Association for the wind-up of the convention was a fitting finale to the proceedings. The capacity of the committee for hard work was again very strikingly demonstrated, and the whole affair went like a well-oiled machine The location secured at Centre Island could not be beaten anywhere, and it was indeed a merry throng that enjoyed the delightful afternoon.

The first event was the ball game between the U.F.O.'s and the Nighties, the respective teams being arrayed in overalls and pajamas. After this a long programme of sports was run off, each event having some special feature that distinguished it from the ordinary run of straight racing. Meanwhile the drawing for prizes was being carried on steadily, the ballyhoo men keeping a constant stream of customers ready to try their luck. Kiddies were present in great numbers, and the free ice cream and liquid refreshment booth was very extensively patronized all afternoon, not by the kiddies alone, but by practically all the adults, to whom the high standard of Cole's service made a strong appeal. When supper was announced, there was a general rush for the tables, and the crowd was fully and comfortably accommodated at one sitting, another tribute to the excellence of the arrangements. Volunteer waiters helped out materially with the service, and the supper was pronounced most tasteful and satisfying.

The drawing for prizes was held immediately afterwards, and great excitement prevailed at the lucky recipients filed the winning tickets. The vagaries of fortune were well illustrated, as many devotees of the wheel, with big bundles of checks, failed to get a prize, while other more timid operators, with only one or two chances, landed the most valuable articles. There was no hard feeling, however, as everybody felt that it was a good cause, and everything was on the level.

The ball game between Hamilton and Toronto followed, but a detailed account is unnecessary. The visiting pitcher was entirely too good for such a game, and, while Ernie Phipps delivered a good article of ball, what's the use when a fellow like Bill Lees makes three home runs in succession. Babe Ruth has nothing on him. Bob Friend rooted to the best of his well-known ability, but it couldn't turn the tide. Wilford Jones and Percy Roden acted as umpires and escaped unhurt.

The next item on the programme was the barrel boxing competition, in which Roy Lalonde emerged the victor, with Andy Gaul as runner-up. The winner was presented with a beautiful trophy cup, which he will have to defend next year, and Mr. Gaul got a handsome smoker's jar. The last event was the presentation of prizes in the sports, they being awarded by Mr. M. C. Ellis. It was well after nine o'clock when the tired officials were able to start for the dock, but it was with the consciousness of a splendid day's work for the jewelry trade and the inculcation of a spirit of fraternity that will survive for many years.

Photo by Brightling, 375 Keewatin Ave., Toronto.

The U.F.O.'s and Nighties, who clashed on the ball field at Centre Island, June 23rd.

Message from Mr. Wright

Tacoma, Wash., June 15, 1920.

TO the Members of the Ontario Retail Jewelers' Association:

It is impossible for me to adequately express my regret that circumstances most unexpectedly prevent my being with you at the Second Annual Convention of your Association, upon which I had so definitely planned.

Last year your welcome was so cordial, hearty and sincere that it left an indelible impress upon my memory and a deep desire to meet with you again that I might know you better.

This year my reservation was already made and I fully expected to be with you, but circumstances have arisen which make it necessary for me to return to Los Angeles to-morrow, and I can only send you just a word of greeting in place of the address which I had hoped to deliver.

I trust that the splendid record of enthusiasm and accomplishments which characterized the convention of 1919 will repeat itself in still larger measure at this time.

The problems that confront us in the conduct of our business were never as complex as they are to-day. Those of the war-period were as nothing compared with those of the readjustment-period through which we are now passing.

I am not as familiar with the requirements of your Government as I am with those of the United States Government, or with the labor and economic conditions prevailing throughout the Dominion as I am with those below the border, but sufficiently to believe that your problems are possibly as many and as complex as ours.

We *must* be loyal to our respective Government, but we must see to it that the requirements of our Government are based upon principles of equality and justice and sound economics, which inspire loyalty and stimulate patriotism, and strengthen our devotion to the country either of our birth or our adoption—but *always* of the latter.

I would like to bring home to you this thought, if I may, that our Government is in reality the reflection of ourselves—it is what *we* make it, either through our indifference or through our united effort and the power of the organization of the retail and other commercial interests of our country can offset every element of anarchy and of dangerous and destructive forces that would threaten to assail us.

Whatever may seem to be the handicap under which we are laboring, let us find an increasing delight and satisfaction in the attractiveness, the wholesomeness and the happiness-producing characteristics of the jewelry business.

Let us have a clear sense in our own minds of the essential place which it occupies and undoubtedly always will occupy, as it has done in ages past, in the community life of every people.

Conditions never made it more necessary than to-day that we should pay the very closest attention to our accounting methods and to our margin of profit, and in the latter connection I would like to particularly direct your attention to a "Profit Schedule"—a copy of which I am enclosing herewith—which is figured on a percentage of sales rather than upon a percentage added to cost of merchandise.

Accompanying this schedule is an article which I have just written for the subscribers to the Jewelers' Research Bureau of the American National Retail Jewelers' Association, and in that article, which it may possibly be your pleasure to read, you will, I believe, discover why I am laying such special emphasis upon this subject at the present time.

I believe that if we would only consent to think and talk in percentages upon sales when referring to our mark-up, rather than in percentages added to cost, most of us would become very much better merchants.

H. VICTOR WRIGHT, Los Angeles, Cal.

There are references in the article to a 5 per cent. Excise tax, which is not applicable under your Government, but the principle involved is unchanged, and I would like to cordially suggest that you give serious consideration to the advisabilty of conducting a campaign of education along these lines, which would include the furnishing of the retail jewelers of the Dominion with such profit schedules as I am submitting herewith, together possibly with an article which would state clearly and concisely the advantages to be derived from a change of practice in this regard.

It is our custom when speaking of the cost of doing business to always make use of the percentage upon sales. Why should we not in like manner refer to a percentage of selling price when referring to the percentage of gross profit which we employ in the marking of our goods?

This is but one of the topics which I would like to have discussed with you if I had been present, but it is one of the features of service which our Jewelers' Research Bureau is endeavoring to perform on behalf of our craft.

As many of you know, the Harvard Bureau of Business Research has recently published a bulletin known as Bulletin No. 15, in our behalf, explaining in detail a single-entry system for operating accounts in retail jewelry stores, and while the record sheets which this system requires are exceedingly elementary, we feel that the Harvard Bureau has performed a very definite service for the small jewelers who have not the facilities for maintaining a more adequate accounting system, and they have furthermore furnished classifications of accounts which we hope to standardize, and by the general use of which to be able to accumulate data upon the cost of doing business, which will serve as a most valuable guide in the conduct of our business.

Our Jewelers' Research Bureau is now preparing to

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Successful Business Building

ONE of the American visitors to the convention was Mr. A. S. Flint of Waltham, Mass., who claims to have been through the watchmaking business from the bottom up. He prefaced his address, which was given at the closing session of the convention, with a few flattering remarks about Canada, and more particularly Canadian officialdom, whose members he considered very courteous in their attitude toward strangers. He also reviewed at some length the growth of the Waltham idea in watch production, and gave some interesting data concerning the output and equipment of the existing plant.

"The successful selling of merchandise or service," he continued, "means selling these things at a profit. The jeweler must have a profit to stay in business. The salesman must have a profit to continue to sell. The customer must have a profit, which may be figured in value received or service expected, so that he may give the salesman and his employer future business. The salesman makes two friends; his opportunity is a great one, but his work calls for study equal to that required in any profession."

He must know, the speaker pointed out, why one grade of watch is better than another, and this particular point is one of the hardest for the customer to find out in the average jewelry store. He had heard so-called sales people stutter and look startled and say: "Why you can kinder judge 'em by the looks." Were they selling timepieces? Not a hope! They were selling just a case and throwing the movement in.

"Never in the history of retail business," he continued, "has the small shopkeeper had the opportunity he has right now. This is the age of the man who knows his business—the specialist—no matter what the line may be. Without fear of successful contradiction, I claim that no other business receives the confidence of the public equal to the trust displayed in the watchmaker and jeweler.

"Your Repair Department is your proof. Every day articles of priceless value are left in your keeping for repairs, and the owner is satisfied that your good name is his or her protection. The largest jewelry businesses in the world to-day were started by men who were capable watchmakers, with high ideals of their chosen trade, and they have never betrayed this public trust.

"To-day modern advertising is assisting the jeweler and the watchmaker. But why was not this done long ago? I think our work has been too easy for us to get. One of the greatest campaigns of modern advertising was that to introduce the safety razor. It has transformed us into a race of clean-faced men who shave every morning—and do it ourselves. And yet, with all this, has the barber gone out of business? You might think he should have, under the circumstances, with everyone owning his own safety razor. But, on the contrary, what do we find? The barber's business is a better one than ever. And why? Because he has got to prove to you that he can do a better job on your face than you can do yourself, and the stimulant has been a good thing for him.

"You all remember the little barber shops of the days before the safety razor came in, with their fly-blown mirrors and the cigarette signs on the walls. The barber then would sell you a shave and throw in a lot of useful information on a variety of subjects, and take a lot of time at it. He used to be an authority on race horses—and anything else that was fast. But he doesn't do it any more. He knows how to sell his labor now. He used to holler 'Next!' and you climbed into the chair and had a shave for ten cents. Now he does less talking but you're lucky if you get out of the chair at less than a dollar; and then he has you hypnotized so that you give him an extra ten per cent.—without tax!

"What's the matter with the watchmaker and engraver selling their labor the same way? I was glad to hear that you, over here in Canada, are already selling your engraving. There is no reason why you should not do so. Women are willing — even anxious — to pay for engraving. And why? So that they can go back and kick about it afterwards?"

MR. A. S. FLINT,
Waltham, Mass.

The speaker mentioned that many years ago, after completing his apprenticeship, he had been drawing a wage which at that time was earned by few watchmakers. He had been able to do this because of one thing he had learned while still an apprentice — that fifteen minutes spent at the time a watch was first taken in for repairs was the time to sell his labor, and get a fair price for it.

He advised his hearers not to worry about the big stores and the department stores. The small jeweler was just as capable of selling his labor and his wares as were the others if he went about it the right way. The big places were top-heavy; they could do no more than the smaller merchant to get men to put behind the counter who would sell their goods and services. The small jeweler has just as good a chance of getting the business.

"If I walk into a shop wanting goods, and am shown the goods, and am treated decently while in the shop, I'll buy the goods. You know yourself that you would, when you go into other stores; and most people come into your store in the same way."

National advertising, he felt sure, would be a great thing for the trade. That this was so was proven, he claimed, by the universal success of nationally advertised lines of goods. And in this connection, he advised merchants to add to the value of the national advertising of jewelry by pushing jewelry lines which themselves were nationally advertised by their makers.

"Some makers of watches," he said, "who purposely refrain from putting their names on their products, are

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"Salesmanship"

Address by Chas. T. Evans, Former President A.N.R.J.A., Before the Convention of Ontario Jewelers, Toronto June 27, 1920

SALESMANSHIP has been defined in a number of ways by leading exponents of the art, so I shall not attempt to add another definition, but will immediately take up the subject as it pertains to the jewelry trade.

First of all, until the retail dealer has sold to a consumer an article from his stock, there has not been a real sale, for up to that time, it was occupying a place in his stock, and the manufacturer or wholesalers could not sell him another article to take its place until the retailer himself had disposed of it. It is a realization of this fact that has brought about consumer advertising, dealer's helps, window displays and so on to assist the retail dealer in passing along to the ultimate consumer the goods which he has in stock. In turn, he again buys, sells and repeats the operation as long as he is in the business. For a long period this condition did not obtain. The manufacturer or wholesaler did not interest himself in the retailer's problem, and considered his part in the scheme of business to be to make or job the goods, and after that the retailer had them, it was his problem as to how to get rid of them.

CHAS. T. EVANS, Buffalo.

Second: we will all agree that all sales must be mutually satisfactory: the dealer has received the cash value of his article, and at the same time the customer has secured the equivalent of his money in merchandise which he desires. Each has parted with what he desired less, for that which he wished for more.

Third: I am sure that to-day we all consider our selling idea as one which concerns a "proposition" rather than one particular article. Let me illustrate. When a customer enters your store, if you are a live jeweler, your desire is, first of all, and most of all, to create a favorable impression on him, as to the desirability of the merchandise you sell; confidence in the statements made as to quality, style, durability and price. All this in a general way. Then we will go further and try to develop the idea why jewelry and kindred articles make the most satisfactory gift. If it is a wedding present, and the article in mind is sterling silverware, we can bring forward the arguments of its lasting qualities, in addition to any other regarding its beauty and utility; we can point out that it can grace the table when the silver and golden wedding anniversaries are celebrated. In short, we can bring forward to the customer's mind the idea that if he wishes his present to go with the couple through the joys and sorrows of their wedded life, his selection can be made at the jewelers' to better advantage than elsewhere. Another thing. Let us bear in mind that our competition comes from other lines than our own. That when a customer talks about looking around, it does not mean at another jeweler's. Your competitors are the stores that sell linens, pictures, musical instruments, furniture and so on. For this reason one should urge the lasting qualities of his merchandise, or rather of the line in which he is engaged, instead of trying to convey the idea that one store is the only safe place of its kind in which to trade. As we all know, there is a feeling existing among jewelers to-day wherein we regard one another as colleagues rather than competitors. In consequence, we find the jewelry trade to-day on a much higher plane than it was ten years ago.

It has been stated on various occasions that selling a customer what they ask for, is not salesmanship at all, and the reader is urged to use his powers of suggestion to induce the customer to buy something or other about which he has not thought before entering the store. Now, this may be good business, but I question the desirability of laying down this precept as a safe one for young salesmen to follow. I believe thoroughly in the value of missionary work to be done through our advertising; through our show windows; through our interior displays; and by word of mouth. There is no question but that many times we let a customer depart without making all the purchases at our store, for which he was in the market. For that reason, it is well to always have something in mind to which one can call a customer's attention; some special display or sale in some part of the store; but having indicated our willingness to serve him further, great care must be exercised that we do not forfeit the good opinion of our business and its methods, which he has indicated by entering our store. We have all had the experience when meeting the too persistent salesman, and it is doubtful whether it is a trade winner. On the other hand, carelessness, inattention and lack of courtesy often make possible the departure of a customer before all his business has been transacted. Establishing a feeling in the customer's mind that you are interested in his purchase from his standpoint, will go a long way towards obtaining his confidence. At certain seasons of the year, such as Christmas time, or the wedding seasons, it is possible to solicit further consideration of your merchandise without danger of offending the customer.

Success, as a salesman, comes from intelligent, honest effort. Know your own goods thoroughly. Do not be embarrassed by meeting customers who are more familiar with your line than you are yourself. Ask questions of those from whom you procure your stock; read your trade papers and other business literature regularly: read the fashion magazines so that you will know what jewelry will best supply your customer's need according to the prevailing styles. To be a good salesman requires that one should have faith in himself, his ability, his concern, its policy and its goods. In waiting on a customer keep in mind, always, that you are building for the future. Do not be impatient about the time it takes a customer to decide, and do not figure the time wasted spent with custom-

ers who do not buy. When a customer opens your store door, he or she has paid you a compliment, and has indicated a favorable opinion of the store and its business methods. If you can obtain the customer's confidence to the point that they will permit you to assist them in their selection, use your best judgment in finding articles which will serve their purpose and yet keep within the range of price which they have suggested as the amount they are willing to expend in the present purchase. Each customer whose confidence you have won and kept will come back to you with more or less frequency, which will increase as the years pass and they learn to depend more and more upon your good intentions and advice.

One customer for whom I bespeak especial care is the one who is hard to please. We all have that sort coming into our stores from time to time and the tendency, oftentimes, is to make possible a hasty departure, but therein lies one of the greatest mistakes in business. The customer who is easy to wait upon, who buys easily and quickly, is well and favorably known in all the stores of the city, and is absolutely sure of a welcome wherever she goes. Not so, however, the "Grouch." Salesmen sidestep him whenever possible, and the one who waits on him is usually some new or unacquainted salesman, who oftentimes surprises his fellows by the size of the sale made. Let me impress upon you that these "hard to please" customers do buy, sometimes, and many of them are good customers if you can once establish a feeling of confidence in your treatment of them. Courtesy is one of the most inexpensive things in life, and can be used unsparingly and, as pointed out, the one who responds most quickly to it is the one who gets the least of it.

In waiting on customers be positive in your statements, never negative. Be yourself. Write out selling talks about the different articles in the store, and learn these arguments. Then learn something about famous diamonds; where diamonds are found; their cutting, etc.; about period furniture and silver; about the history of watches, and so on, so that your sales talk will be a story of human interest, rather than a scientific conglomeration of size and weight of diamonds; and the character of the watch movement and the number of its jewels and adjustments. Some of the best watch salesmen I have known sold watches without opening the case to the works at all. They talked about the watch in a very interesting manner, and in terms understood by the customer who wanted a pocket timepiece, pleasing to the eye, and which would also tell him, with reasonable accuracy, the time of day.

These selling talks can be passed around among your salesmen for their instruction, and the privilege of adding other arguments which tend to convince the prospective purchaser. In your store, have it understood as to the particular watch or silverware pattern which each will show first and recommend. Many customers come in several times, and have different ones serve them. Their confidence is shaken, or at least their determination as to the particular article to select, whereas, if each had talked along the same lines, each would have added strength to his predecessor's selling talk.

A salesman must have knowledge, judgment and enthusiasm. He must know his goods; must use care in advising selection, and he must also be able to enthuse over the article he has shown so many times, or he will never carry his customer through the various stages leading to the actual purchase. Where the customer is selecting a gift, he will depend to a great extent upon your advice, and your knowledge and judgment are going to make that advice absolutely safe for him to accept.

Perhaps it is unnecessary to-day to advise salesmen to avoid being "smart" in their dealings with customers. Bear in mind, always, that your customer does not know as much about your business as you do, and that in the natural course of events, he will occasionally ask a question which is ridiculous. In answering such questions, be very careful to be explicit without conveying the idea that you think your questioner is a simpleton. To my mind, disposing of merchandise is not so much a question of selling as it is to get the customer to permit you to assist him in selecting the right article for the occasion.

Advertising, to be of the trade winning sort, must always consider the proposition from the customer's standpoint, and that is equally true in the sale made by word of mouth. In handling a customer, try to establish in his mind the fact that you are there to serve him; to cooperate with him in the selection of the proper gift for the particular occasion. Then, if you know your merchandise thoroughly; who makes it; how well it is made, its quality; attractiveness, style, durability and desirability, the price will take care of itself. Do not misunderstand me. I do not mean to convey the idea that you can by proper selling methods sell a customer a more expensive article than he wants to buy. In fact, I do not consider that good business, unless a few extra dollars means just that much more satisfaction.

Do not rely on "talk" of an indefinite character to carry you through. Explain the reason for differences in price. Such statements as "we need the money" do not appeal to the thinking person, and are an admission of incompetence. Salesmen should study their goods; make comparisons of value and know the reasons for differences in price.

A sympathetic understanding of your customer and his present problem, as indicated by his visit to your store, will develop an interest which is genuine, and if you are sincere in selling the proposition of your store as a desirable place for trading, you will always be doing missionary work to acquaint the public with your store: its policy; its merchandise; its service.

Sincerity and enthusiasm will beget personal magnetism, and it is that which distinguishes one store from another carrying the same general line of merchandise. When you study the history of successful enterprises you will generally find that each such business is the reflection of some man who has put his very soul into the work of developing that business. You will usually find the general atmosphere of such a store to signify service of a high character. In closing let me speak for a moment on the honor of our calling as jewelers. No other line of business stands as high as ours. We have an intimate relation with our customers through all the happy days of their life, from childhood to old age. The gifts which are kept and prized throughout life are usually those from the jewelers. We meet people generally when they are in a happy frame of mind, and seldom do we have to look at the unfortunate side of life in our business dealings. Our goods, if not sold to-day, are good a year hence. There is no such thing as dead stock in the strict meaning of the term. In short, to my mind, the jewelry business is the ideal one, and we should make the most of our opportunities to scatter sunshine as we go along life's highway.

Again let me urge you to read your trade papers, all of them. Read them thoroughly. Never mind if the arguments brought forward are not new to you. It is certainly very pleasing to read what some writer considers good business methods, and find that he agrees with you absolutely. On the other hand, one will have matters brought to mind which, while known to him and buried

(*Continued on page 66.*)

New Park Scheme for "The Falls"

CONSIDERABLE attention has been paid in the public press of late to a memorandum prepared by Mr. P. W. Ellis, Chairman of the Queen Victoria Niagara Falls Park Commission and submitted to his fellow commissioners at a recent meeting. As is well-known, Mr. Ellis has been prominent in public life for many years, now occupying the position of chairman of the Toronto Hydro-Electric Commission, and having been a member of the first commission appointed by the municipalities of the Province of Ontario to investigate the potentialities of Niagara Falls power. Later on he was on the second commission appointed by the Whitney Government to investigate the water powers of our Province, and also was an active member of the council of the Canadian Manufacturers Association, being its president for the year 1901 and part of 1902.

MR. P. W. ELLIS

As the war is now over the barb wire entanglements to protect the Niagara Falls power plants have been removed, the confusion created by the construction of the third pipe line of the Ontario Power Company is ended, and the debris occasioned by this last work has been removed, and the Commission is now for the first time since the declaration of war in a position to carry on constructive work.

The memorandum is as follows:

I have been much impressed from time to time with a sense of the opportunities that lie before the Commissioners of the Queen Victoria Niagara Falls Park for rendering valuable public services to the people of this province in the ordinary course of discharging the statutory duties that rest upon them. I therefore take this opportunity of submitting to my co-Commissioners a very short statement of my views thereon, of requesting the courtesy of their attention thereto, and of asking their indulgence if to some extent I deal with familiar matters. My object is not to deal with commonplaces, but to direct their attention to conceptions of duty and to fields of public service that are perhaps to some extent new.

I. CHARACTERISTICS OF THE QUEEN VICTORIA NIAGARA FALLS PARK DISTRICT.

I would therefore remind my fellow Commissioners in the first place of three distinct characteristics of the district which has been committed to their special care. As the location of the "Falls" proper, the district has a scenic character that is known throughout the whole limits of the civilized world. As the seat of the first Legislature and Legislative Council of Upper Canada, the first meetings of which were held on the 17th September, 1792, at Newark (the old name of Niagara), it has an historic interest to the people of Canada that is peculiarly its own—marking as it does the beginning of representative government institutions in Canada. As the theatre of some of the most stirring scenes and some of the most heroic fighting of the war of 1812-15, it has memories for the people of this country that will never die. In 1812 there were half a million people in the Provinces of British North America, while there were six and a half millions of people in the United States. Notwithstanding this disparity of numbers, the rugged patriotism, power of endurance and capacity for self-sacrifice of the Canadian people, exhibited as they were in unique degree in the Niagara Peninsula, led to a conclusion of which the Dominion of Canada need never be ashamed. May the future history of Canada and the United States never again be marred by such strife. As the scene of the most wonderful hydro-electric developments in the world, the district has also a special interest to all who are engaged in the progress of the mechanical arts.

II. POTENTIALITIES OF THE PARK.

The characteristics thus shortly stated endow the Park with certain special potentialities. The combined scenic, historic and technical characteristics of the district appeal to the traveller, the student, the statesman, the soldier and the pleasure-seeker; and when wisely developed should ensure a constantly increasing stream of travel from all parts of the world. The degree in which such travel shall be attracted to the district will turn largely upon the policy of development that is carried out by the Commissioners. By means of well-thought-out plans of internal park development, the "Park" in combination with the "Falls" may be converted into a powerful magnet for the attraction of all classes of people. By the extension of internal driveways between Niagara-on-the-Lake and Fort Erie, including the historic ground of Brock's monument, by horticultural and aquatic development, by general scenic improvements and electrical displays, by amusement parks, by restaurants and resting places within the limits of the main park and its auxiliaries, and by comfortable observation and transportation facilities, the natural power of the district to attract travel will be greatly stimulated; while by providing the various services at cost, the beauties and attractions of the Park and the district will be made available to masses of people whose station in life forbids expensive enjoyments. By organizing excursions during the season for regular visits from the school teachers of the province, a work of singular need and value would be accomplished. Such a plan of development as is here but briefly summarized in the barest outline would confer substantial material benefits

upon the province, while at the same time it would confer reciprocal physical, mental and moral benefits upon the visitors. By creating and stimulating an interest in the stirring history of the district, it would confer most valuable educational advantages upon many. To preserve the historic memories that cluster about the scenes of 1812-15, to kindle the patriotic imagination, to stir the latent feelings and impulses of reverence and pride that the burial grounds of Butler's Rangers and Lundy's Lane appeal to, is to contribute in no small measure to the development among Canadian visitors of the highest qualities of citizenship. Healthy outdoor recreation in a district of unrivalled natural and artificial beauty provided at cost, and brought thereby within the reach of many who otherwise could not obtain such, is a strong factor in the development of orderly life and contentment among the people. Such an atmosphere is an antidote to the dangers and devilisms of Bolshevism. Such a programme calls for steady, systematic development year after year, for the employment for many years to come of the surplus revenues of the Park on, however, an amply reproductive basis, and for the establishment now of a capable and an adequate executive and recording organization to take charge in a businesslike way of the business aspects of the programme. To divert the revenues of the Park to other less necessary purposes would be a material mistake of the first order. And if the attempt should be made it would, in my judgment, become the bounden duty of the Commissioners to make the strongest possible representations to the Ontario Government to withhold their sanction to such proposals.

III. OPPORTUNITIES FOR SERVICE.

The adoption of such a programme, to make the Park, which, with its various auxiliaries comprises nearly 1,200 acres, a place of abiding beauty, to attract to it conventions, educationalists, travellers and holiday-makers from all quarters, to secure to the Province the material benefits of such attraction, to confer upon the visitors the reciprocal benefits of contributions to health, happiness and patriotism, to help forward the cause of international harmony by the added intercourse with our neighbors that such a programme would beget, and at the same time to assist in the development of applied science to the industrial and transportation life of the country by supervision of the great hydro-electric undertakings created within the Park is to give dignity and elevation to the work of the Commissioners. I ask therefore the sympathetic attention of my fellow-Commissioners to and their sympathetic co-operation in the general programme outlined herein. Each individual step proposed will be laid before them and fully explained and discussed before being taken. I only desire for the moment to sketch a perspective that is calculated, I think, to appeal to their high ideals of public service. I am satisfied that if they take advantage of these opportunities they will find ample reward in building for the future on a scale and with a purpose that the future will vindicate. Among my fellow Commissioners is the personal representative of His Gracious Majesty King George, to whom we owe and gladly pay a proud allegiance. The Park is named after His Majesty's grandmother, Queen Victoria, of revered memory among us all. I can conceive of no better way of honoring her great memory than by making the Park an agency in the development of patriotism and of high ideals among the people of our land; and I feel sure that His Honor the Lieutenant-Governor of the Province will feel it a special privilege to share in such a tribute to Her Royal memory.

Why the Window?

A GREAT majority of merchants, if asked why their stores had one or more windows, would look at the inquirer as if doubting his sanity, and if pressed for an answer would say "to admit light of course." And they would be largely wrong.

Time was when windows were inserted in buildings to give light within, and this still applies for dwellings and office buildings, factories, etc., with due regard to their use for ventilation. But for the modern retail store the original purpose has been lost, or superseded by one designed to give light—or enlightment—without.

Comparatively little light passes through windows of the most up-to-date city stores, so little that the jewelry store or department store contributes literally to the local gas and electric companies. Most specially to the local business districts do likewise.

Where and when the first merchant conceived the idea of enlightening the people passing by his store in regard to desirable articles to be found within, if it was ever made a matter of record, has long been lost. Likewise the slow and steady spread of the custom was not made a matter of business history, though it would prove most interesting reading for the present day window dressing fraternity.

That it has developed to a point where it supports a profession with constantly increasing membership, through whose activities merchandise sales are greatly increased, is only an example of the many cases in which an article designed for one purpose has been diverted to another with beneficial results.

Since the present purpose of the window—the show window if you please—is to give light without, the interest of the jeweler should be centered on how to make that light of the strongest intensity, most compelling, and "simply wonderful," from the viewpoint of the public.

Taking a cue from nature and observing that while diffused light from a central orb, or blended from many, is most useful and restful to the eye, there is nothing about it so striking or so unusual as to distract the attention of the observer from what is passing in his mind at the moment.

Turning then to artifice note the effect of the flashlight or the spotlight. The former attracts momentary interest; the latter centres and holds it. With these facts as a foundation we can build a window which will be of infinitely more value to the business by giving light without, than could ever be achieved through admitting sunlight to the interior.

The retail jeweler carrying an average stock cannot, of course, carry a professional window dresser on his payroll, but he can encourage latent talent to be found in some member of his salesforce. It might even be profitable to pay for a mail course from some good school devoted to the subject, or even for attendance long enough to absorb the fundamental principles.

That a window display should be carefully planned before installation is pretty generally understood, but that a series of trims should be laid out in advance of the season in which they are used is difficult to make merchants in the smaller towns accept and act upon.

The show window is the eye of the store reversed. Making the most of it is not easy, but it is profitable. —*The Manufacturing Jeweler.*

British Out for Jewelry Trade

ALTHOUGH recent reports from Canadian visitors to Great Britain emphasize the underproduction from which that country is suffering, and the shortness of supplies for export jewelry trade, those who have been in England during and since the war find much that is promising in the situation, especially with regard to watches and clocks. The following optimistic statement issued by the British Trade Commissioners in Canada is of considerable interest, and speaks for itself:

WATCHES AND CLOCKS.

About 50 years ago, the United Kingdom held an enviable position in the van of the world's producers and enjoyed a high reputation for quality. By 1913 the United Kingdom had, however, entirely ceased to be an important producer, and the industry, though still existing, was practically of no account, chiefly through its failure to follow the march of improvements in methods of production.

At the close of 1919 and as the result of the war, the clock and watch industry is, however, in a slightly more flourishing position than it has been for many years past, and attempts are being made in certain quarters to turn out machine-made clock parts on something like a modern scale. There is also some activity being shown among the few watch producing firms who manufacture in quantities.

The following figures clearly indicate the small part which this industry takes in the total commerce of the industry.

Taking the year 1919 and subtracting the value of the re-exported articles from the full import figures, the effective net imports of watches and parts amount to almost exactly £2,000,000. Against this must be set an export (produce and manufactures of the United Kingdom) of £3,367. For 1913 the net imports were approximately £1,200,000, and the exports £12,257.

The imports of clocks and parts are not so large, the figures for 1919 being £407,767, and for 1913, £499,312, whilst the exports are for 1919, £31,805, and for 1913, £45,314.

The United States, Germany and Switzerland dominate the world markets in watches and clocks, although Germany has not yet regained the important position as an exporter of cheap clocks which she held before the war. The manufacture of clocks and watches has been brought to such a high pitch of excellence in these countries that the United Kingdom can hardly with fairness be talked of as competing with them in overseas markets.

It will be seen from the above figures that a large market exists in this country for a watch and clock industry of some importance, but it must be realized that the number of workmen in the United Kingdom who are acquainted with the trade is very limited, and from reports which have been received it would appear that the shortage is likely to grow more pronounced owing to the difficulty experienced in persuading youths to become apprenticed to the trade. The small supply of skilled labor might be overcome by the training of women and disabled men to whom the light work would appear suitable, but it does not seem that the future will see any material increase either in the production or export of these articles.

SILVER, ELECTRO-PLATE, AND JEWELRY.

The chief factors governing the export trade are the shortage of skilled labor, labor unrest, and the rise and fluctuation in the price of raw materials.

It is satisfactory to note the rise in the export figures from September last, and this in spite of the many difficulties under which the trade is laboring.

There has been of course during the last year the usual temptation to concentrate on home orders, but, on the whole, these trades are particularly alive to the necessity of developing the export side of their business, and the home trade has, in this case, had less deterrent effect upon export than in many other industries.

Possibilities of production have certainly increased through the adaption of plant installed for munition purposes, but against this must be set disadvantages with regard to supplies and costs of raw material, as well as labor unrest and shortage of skilled workers.

Firms have been busy during the past year re-organizing their factories for peace-time requirements, but demands, both at home and abroad, have been great and many firms still have orders, given as far back as 1917, on their books. Various efforts have been made, commencing as far back as 1916, to train disabled men in the jewelry and allied trades, but in spite of this the trade continues short of skilled labor.

With reference to the difficulties as regards supplies and cost of raw material the following table may be of interest, showing the abnormal variation of the silver market during 1919 as compared to former years:

	1919.	1918.	1917.	1916.	1915.
Highest quotation	79 1/8 d.	49 1/2 d.	55d.	37 1/8 d.	27 1/4 d.
Lowest quotation.	47 7/8 d.	42 1/2 d.	35 11/16 d.	26 11/16 d.	22 5/16 d.
Range of prices..	31 1/4 d.	7d.	19 5/16 d.	10 7/16 d.	4 13/16 d.
Average price ...	57 1/16 d.	47 5/16 d.	40 7/8 d.	31 5/16 d.	23 11/16 d.

The production of imitation jewelry has rapidly increased during the war, and it is satisfactory to note that the larger firms are doing a fair export trade. The manufacture of cheap spoons and forks has also been extended and machine-made chain, rolled gold wire and flat stock are being made to a small extent, although one firm in particular has recently imported machinery in order to produce on a fairly large scale.

The overseas demands for silver, electro-plate and jewelry is heavy. The most important markets are South America, the United States and the Colonies. Germany, before the war, carried on a large export trade with South America, and British manufacturers have been making special efforts to gain a strong hold there.

The chief competition in the South American market during the coming year is anticipated from the United States, for it is unlikely that Germany will be in a position to export extensively for many months to come.

The cheap imitation jewelry industry in Gablonz (Bohemia) is, however, stated to be reviving and firms are already accepting orders. Prices there have risen from 60 per cent. to 300 per cent., but the low exchange value of the Krone enables manufacturers still to market their goods in this country at low prices.

The industry, generally, has given evidence of a keen desire to extend its overseas trade, and with home conditions satisfactory and the adoption as is at present considered likely by a number of firms of co-operative organization for the furtherance of export trade, the future is generally viewed with a high degree of confidence.

Some of the articles to be shown at the watch and jewelry fair at Geneva during July are the following: Clocks de luxe and of standard quality, clock works of all sorts, watches of every variety, standard and fancy, including the latest developments in wrist watches, electric watches and clocks, repeating watches, chronographs and time watches, silver and gold ware, jewelry of various kinds, watch material, etc.

The Pearl

I.—As an Emblem

By Estelle Arnold.

"At certain seasons the oysters lie
With valves wide gaping toward the teeming sky,
And seize the falling dews, and pregnant breed
The shining globules of th' ethereal seed."

IN its delicate beauty, emblem of modesty and purity, the ancients practically ascribed the Pearl to a drop of dew falling morning and evening into the open shell.

From time immemorial it has held its place in the first rank as a Queen Gem, *en solitaire*, or as a fit mate for the most splendid jewels.

Groping to find a way for its adoration, as nothing but the extreme appealed to the mythology of the East Indian, so was the discovery of the Pearl attributed to their god Vishnu, the Pervader, who, supreme power, pervaded nature to such an extent as to be known by many names; and it was Vishnu who searched the seas that he might adorn the beauty of his daughter, Padia, with these ornaments.

Hindu mythology also tells of a wonderful tank, the work of the god Myra. Its sides and bottom were encrusted with pearls, its centre a raised platform blazing with the most gorgeous precious stones, and, although it contained no water, the illusion produced by the transparent crystal and the beautiful pearls tempted those who approached to take a refreshing bath in what appeared to be clear fresh water.

Not only did they laud this gem in verse but at Multan, one of the most ancient cities of India, situated in the Punjab, 164 miles S.W. of Lahore, there was in the Hindu temple an idol having for eyes two great pearls—the most precious gems not being considered by the Hindu too great an offering to the gods of his worship; and a gem that has adorned one of their idols, though replaced by others, is always regarded by its owner as a most sacred possession.

The practices, rights and customs of a people are dissipated but slowly; and, therefore, in the progress of India, the Pearl has held first place with its enlightened princes whose collections, due to their possession of the rich pearl fisheries of Ceylon, are famous the world over and have never been equalled in any country.

The treasure of that famous Prince of India, the Gaikwar of Baroda, is a wonderland in this respect. Noteworthy is a sash made up of a hundred rows of pearls, with a large tassel of pearls and emeralds at the end, also seven rows of superb pearls, a litter covered with seed pearls, and what is believed to be the most valuable jewel ornament in the world, a shawl or rug of pearls, about six feet long by two wide, made up of strings of pearls; the centre and border of this shawl is set in diamonds.

Then there is the collection of the Rajah of Dholphur, which is said to contain the finest pearl necklace in India, eight strings of superb pearls worth millions of dollars.

Partaking as they do of the colors of the Mother-of-pearl layer, combining all the hues of the rainbow in the shell in which they are formed, to the mystical mind of the East this holds a deep significance.

Good luck is the supposed effect of wearing a blue pearl; wealth, a light yellow one; good understanding, one of dark yellow; and a white pearl is endowed with fame and glory.

So, from the days of King Solomon, in whose proverbs it is frequently mentioned, as well as in the Book of Job, the Pearl, with its soft iridescent glow—which lustre, beautiful and delicate, defying verbal description, is termed its "orient"—combined with its lovely play of color, the chief characteristic of a gem of the first water, has not lost an iota of prestige even unto the present day.

The Golden Rule as a Business Weapon

By Napoleon Hill.

IT seems ridiculous to refer to the Golden Rule as a "weapon," but that is just what it is—a weapon which no resistance on earth can withstand!

The Golden Rule is a powerful weapon in business because there is so little competition in its application.

At the time of this writing the whole world seems to have gone into the business of "profiteering," which means the same as "getting without giving fair value in return."

This spirit of greed cannot long prevail. What an opportunity, then, for the far-sighted men who will adopt the Golden Rule as their business motto now. The contrast would be so noticeable that it would excite widespread comment and bring all the business that could be handled, and long after the profiteers have gone out of business those who have applied the Golden Rule would find that they had "built their houses upon a rock."

What a glorious opportunity the labor unions have to ride to victory—permanent, profitable, bloodless victory—by applying the Golden Rule and making it their motto. Will union labor be big enough to see this opportunity and utilize it? What an opportunity the present situation offers some man in the rank and file of labor to rise to leadership, not only of organized labor merely, but to the highest and most responsible leadership the American people have to offer, by influencing labor to conduct its affairs under the Golden Rule philosophy.

There is not a situation on earth which does not offer a splendid opportunity for someone to benefit by making use of the Golden Rule.

The time is not far distant when it will be business suicide to try to conduct business under any other standard except the Golden Rule. This fact is so obvious that it seems to this writer expedient for the wise ones to fall in line now and thereby get credit for something which they will later have to do anyway.

(Copyright 1919, Hill's Golden Rule Magazine.)

Clinton Pattern

For Beauty and Quality

The Silverplate of
William Rogers *and his* **Son**
"The Best at the Price"

Made and Guaranteed by
WM. ROGERS MFG. CO., LTD., NIAGARA FALLS, ONTARIO

This page from our series in MacLean's Magazine and The Saturday Evening Post is another reason why you should sell more Wm. Rogers & Son Silverplate

THE INSTRUMENT OF QUALITY

Sonora

CLEAR AS A BELL

The Sonora Sells Itself

To the Dealer and to His Customers

It has never been a difficult matter to obtain the highest class of representation for the Sonora. The difficulty has been to keep up with our dealers' demands for more instruments. So high is the Sonora held in public esteem that it is probably the most "oversold" phonograph in the world to-day.

Why?

1—Tone Quality — At the Panama-Pacific Exposition, in competition with the world's foremost phonographs, the Sonora won the highest score for tone quality.

2—Silent Motor—Made in Switzerland by experts, it is the supreme motor of the phonograph world, and plays nearly twice as long as other machines sold at the same price.

3—Universal Playing — All makes of disc records are played perfectly.

4—Cabinet Work and Design—The wonderful beauty of the Sonora is due both to its finish and its graceful flowing lines (the "bulge" effect), a patented process.

It is not necessary to offer "easy payments" on an instrument so greatly in demand as the Sonora—an important consideration to every phonograph representative.

I. MONTAGNES & CO.

Distributors :

Ryrie Building : TORONTO

Jewelers—

Are you interested in handling the Sonora Phonograph? The Selling Agents to the Jewelry Trade throughout Canada are:

Sonora Grand

The GOLDSMITHS' STOCK CO., Limited, TORONTO

Phonograph Department

Conducted by C. M. Pasmore.

Discrimination Against Jeweler; Tax is Down Again

THREE important changes have been made in the budget regarding phonographs since the last issue of THE TRADER went to press. These were:

1. The restoration of the tax on phonographs from twenty back to ten per cent.

2. The arrangement by which jewelers were to pay ten percent. on their entire turnover—which would have included phonographs, on which ten per cent. had already been paid by manufacturer or importer, and consequently would have put jewelers at a disadvantage as against other phonograph dealers who did not have to pay this turnover tax.

3. The exemption of phonographs from inclusion in turnover, which completed the circle, as far as the jeweler is concerned, putting things back where they were before the budget was brought down, and leaving the phonograph dealer no unjust advantage over the jeweler who has a phonograph department.

As the poet so truly sings: "Here we go round the mulberry bush!" He must have been thinking of Canada's 1920 budget.

Jeweler retailers of machines and records have three organizations to thank for the fact that we have come through the storm with no worse consequences than further advertisement of a ten per cent. tax which already existed, but which most people had forgotten.

The first of these organizations is the Music Trades Association. The second is the group of trades unions connected with the manufacture of phonographs. These two between them succeeded in putting the case for music so clearly to the Government that the threatened additional ten per cent. to the existing excise was lopped off again.

The third is the Canadian National Jewelers' Association, whose secretary, O. M. Ross, succeeded in convincing Sir Henry Drayton that it was unfair to place jewelers at a ten per cent. disadvantage as against other phonograph dealers, and persuaded the Minister to exempt them (in addition to other things) from the turnover on which he pays his tax.

* *
*

Let's Departmentalize

ONE more reason has been added to the many reasons why jewelers should take to the phonograph business. The latest is furnished by the budget—and is none other than that you should cease to be a jeweler and become a department store proprietor.

Nearly every jeweler carries, and has worked up a good local sale for some side line of goods which is not normally included among a jeweler's wares, which remains tax free when sold by any other merchant than a jeweler, but on which he must at present pay the ten per cent. turnover tax unless it is one of the lines specifically exempted for him in the new taxation act.

Department stores, while they must confine to their jewelry departments and pay turnover tax on all such articles as are normally handled by jewelers, may carry in other departments other tax-free articles which are sometimes sold by jewelers but are not normally part of a jeweler's stock. To take one out of many examples, we will mention low-priced china and crockeryware.

It is obviously in the interest of every jeweler, then; to turn his establishment into a department store, and so escape unfair and unintended application of the tax.

But it is equally obvious that in order to become a department store, and take out a jewelry license for his jewelry department only, he must have sufficient departments to make his claim convincing.

In such an arrangement there would also be the advantage that articles listed under the list of exemptions from a jeweler's turnover could be included in other than his jewelry department, which would facilitate bookkeeping in figuring up the tax on turnover.

A few such departments which occur to the mind are: books and magazines, plain stationery, plain fountain pens, playing cards, toys, ect.; fishing and sporting and shaving tackle (any tax levied to be collected and paid on the individual articles); small, tax-free articles of furniture (such as book-rests, jardiniere stands, tea-trays, etc.) and table and boudoir lamps; cheap china and crockery (expensive china should be carried in the jewelry department, in which it would pay only the ten per cent. turnover tax, and help to even off the discrimination against the jeweler on low-priced watches and other things). Repairs, of course, would form a separate (tax-free) department, and these, with the jewelry department, would make a total of six.

But last, and most important, save for jewelry and repairs—important because it pays well and is in splendid harmony with the normal wares of a jeweler's store—would be the phonograph department.

Let's departmentalize.

* *
*

There is nothing complicated about taking on phonographs. Simply find a good make of machine that is not carried by dealers near enough to be immediate competition. Tell the maker that you want to get into that branch and build up a business. Interest him in co-operating with you, and then you co-operate with him by watching what he is doing in getting out new numbers of machines and records, and by making use of the advertising and display matter he is able to supply.

* *
*

There is no cleaner cut line of attractive goods, to fit into a jewelry store as a side line, than phonographs and records.

The Gerhard Heintzman Phonograph

MODEL D

THE instrument that is toneful and meritorious needs little "pushing." Add to this, cabinet design displaying a tremendous power of appeal to the refined and artistic temperament, and it will unerringly find its way into the home of the intelligent customer.

The Gerhard Heintzman Phonograph is of such kind. Competition of any kind cannot force from it the esteem it has earned and enjoys with lovers of music and refinement.

And so it is a remarkable leader for your store—a phonograph that, keeping its high place, tends constantly to raise the standards of its companion instruments.

Write for illustrated catalogue

Gerhard Heintzman, Limited

Head Office and Factories, Sherbourne St.

TORONTO - CANADA

Why People Buy Phonographs

MAKING figures supplied by answers to a questionnaire sent out among phonograph dealers, we discovered last month something concerning "what people buy phonographs.' Other figures obtained in the same questionaire provide us with information as to "why people buy phonographs." Numbering on in logical sequence from the questions given last month, we have the following:

4. How do customers become interested in your makes of phonograph? Percentage of customers interested in the following ways:

15.6 per cent. by window display.

26.1 per cent. by advertising of store.

20.7 per cent. by magazine advertising of manufacturer.

26.0 per cent. by recommendation of friends.

This table should be taken in conjunction with:

5. Approximately what per cent. do the following influence the sale of phonographs (men and women):

(Averages of percentages given)

	Per cent.
Well-known brand	41.1
Quality of tone	31.1
Exterior design and finish.	18.1
Mechanical improvements.	9.7

These two combine to give one of the most striking and significant arguments for advertising that has ever been given. From "4" it will be noticed that a total of 58.4 per cent. of customers ("customers," not "prospects,") are brought to the store through the various forms of advertising. In "5" it is stated that 41.1 per cent. of the people sold are sold because of "well-known brand"; *i.e.*, because of advertising.

Thus, of the 58.4 per cent. who (among others) are brought to your store through advertising, 41.1 per cent. make up their minds to purchase, due to advertising. Thus advertising is solely presonsible for 411/1000 of 584/1000 of all phonograph sales—which is 24 per cent. of all phonograph sales—*without any credit due to salesmanship.*

In addition, it is responsible for bringing to the store 58.4 per cent. of the remaining customers, who ultimately buy for other reasons; and is the convincing point to 41.1 per cent. of the customers who are brought to the store by other causes. It thus participates in addition, in approximately two-thirds of all sales not due solely to advertising.

It is therefore a powerful and compelling facor in something like 75 per cent. of all sales made. Does it pay to advertise?

However, the other forces cited in these two tables should not be overlooked and their respective values should furnish an intelligent guide to the progressive merchant.

Other quetsions, touching the different methods of salesmanship applying to men and women customers, were answered as follows:

6. What sales arguments are used with greatest effect for men and women?

Arguments Used for Men

(Number of stores mentioning each)

Tone quality	51
Mechanism	39
Brand	22
Price	11
Quality	7
Provide music for home.....	5
Design	3
Durability	3
Service	3
Reputation of store	3
Relaxation from business.....	2
Victrola for Victor records.....	2
Guarantees	2
Easy payments	2
Naturalness of tone.....	1
Power of tone.....	1
To please their wives.....	1
Versatility	1
Ability to play all makes of records	1
Size	1

Arguments for Women.

(Number of stores mentioning each)

Tone quality	63
Beauty of design	60
Brand	15
Pleasure in the home.....	7
Entertaining friends	5
What their neighbors have.....	4
Easy payments.....	4
Education	3
Prestige	3
Mechanical features	2
Service	2
Dancing	2
Quality	2
Expression of tone (whatever that is)	1

Note.—"Sizing-up" your customers and playing the right records for them is an important sales argument for both men and women.

7. Are man or women more impressed by:

(a) Well-known brands?
50.6% of the stores said "men"
49.4% of the stores said "women"

(b) Quality of tone?
44.5% of the stores said "men"
55.5% of the stores said "women"

(c) Appearance?
9% of the stores said "men"
91% of the stores said "women"

(d) Mechanical improvements?
94% of the stores said "men"
6% of the stores said "women"

8. Do men or women show the greatest knowledge of musical instruments?

66 stores said "men" (46.8%)
60 stores said "women (42.6%)
15 stores said "about equal" (10.6%).

From the above it is possible to make the following deductions:

1. That tone quality is the favorite argument (and hence probably the most effective by experience) with both men and women.

2. That beauty of design stands a close second with women, while mechanism fills a corresponding place in the case of men—which after all, is but natural; while brand stands third with each.

3. That practical considerations of a variety of sorts are urged with men (such as: quality, durability, guarantee, power of tone, ability to play all makes of records, reputation of store, size) while the corresponding arguments for women are social (such as education, what their neighbors have, entertaining friends, dancing, prestige). In addition there are general arguments (brand, pleasure and relaxation in the home, easy payments, service, etc.), which apply to each.

4. That although men and women are about equally impressed (question 7) by well-known brands and quality of tone, women are 9 to 1 favorites over men in the "appearance" argument, while men are almost 16 to 1 favorites on the score of mechanical improvements.

5. That in knowledge of musical instruments the sexes stand about on a par (question 8); and hence that the dealer who endeavors to play on anyone's "ignorance"—either a man's or a woman's—is taking a long and dangerous chance.

The fact that phonographs are a side line with you is no reason for advertising that fact or emphasizing it. Make it look as if you regarded the line as being of great imprtance and entirely worthy of your time and attention. In that way, by showisg it more respect yourself, you will gain for it more respect from the public.

Telephone Adelaide 3393

The Imperial Refining and Smelting Co. of Canada

General Assayers and Refiners of

Platinum, Gold, Silver, Sweeps, and all kinds of Precious Metal Wastes, etc.

Exclusively a Canadian organization, having the necessary experience to give you the most efficient service in the refining of your wastes.

We refer you to the trade.

32-38 Beverley Street

Toronto - Ontario

DEALERS LOOK! LOOK!

I handle the following well-known lines of Phonograph Accessories and Supplies:

Black Diamond Semi-Permanent Needles
Bemister's Semi-Permanent Stylus
Disk-Lites
Record Albums
"All-in-One" Speed Indicators
Brilliantone Steel Needles
Brilliantone Combination Needles
Record Brushes
Imperial Steel Needles
Violaphone "Gold Point" Needles
Kent Master Adaptor for Edison Machines
Bemister's Pathe Needles
Petmecky Multi-tone Spear Point Needles
Sapphires for Pathe Machines
Sapphires for Edison Machines
"Tone Clear" the Record Improver
"All-in-One" Attachments for Victor Machines
"All-in-One" Attachments for Columbia Machines
Glorite Piano Cream; and
The Jones Motrola.

Get my latest price list. It will interest you.

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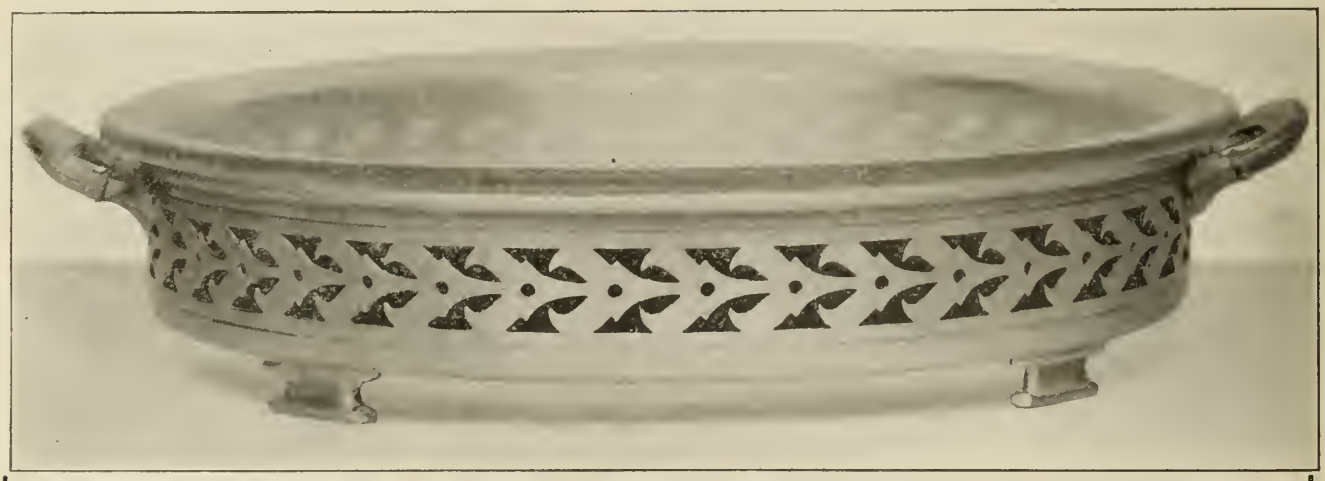


Does Berry-Season Affect Silverware?

You may think it queer, but nevertheless it does, in this manner, when berries are plentiful, pies are also plentiful.

So what could be a more appropriate suggestion than a pie-plate featured prominently in your store? It will readily find response with everyone thinking of silverware; and should it be Norman Plate silverware, it will carry a reinforced appeal through its quiet and true dignity of design and its high finish. Then when the purchase has been made, you know that the genuineness of the article will cause that owner to place the utmost confidence in your store for years and years as it still remains in service.

STANLEY & AYLWARD, Limited

TORONTO - - - MONTREAL

Rich B.C. Platinum Deposits

Platinum is the royal metal of the placer miner—the lure of it is irresistible, yet the first fortune to be derived from it is still in the ground. Platinum is known to exist in large quantities on the Tulameen river and certain of its tributaries. Platinum also occurs in the black sands and gravels of Atlin and the North Thompson. It is also found on the Quesnel river in black sands. But on the other placer gold creeks of Cariboo—Keithley, Antler, Williams, Lightning and others in Cariboo, it has not been found.

The Tulameen with its tributaries, Granite Creek, and one or two others, is the platinum centre of British Columbia. And yet while the presence of platinum has been known since early days, and a large quantity of the metal has been recovered, the known deposits not yet even worked, on the Tulameen, would, if successfully exploited, probably make a world's record of production, says John T. McConnell in the Vancouver "Sun."

ROMANTIC HISTORY OF PLATINUM.

The history of the metal, its discovery, its gradual adaptation in the industries as its properties became known, are of absorbing interest.

Its first discovery dates back to 1735, when a Spaniard named Ulloa found specimens of it at Choco, South America, and brought them back to Spain. Its peculiarly heavy, dense, heavy grey appearance aroused his curiosity but it was not until fifteen years later that its properties were investigated scientifically. Even then nothing of importance was learned and platinum remained thereafter for upwards of 150 years in the curio class. It is only within the last twenty years that its more valuable properties have developed it into one of the precious metals.

In 1885 it was worth 50 cents an ounce. In 1886 it was $1.50 an ounce and in 1888 it was $6. In 1892 platinum was $9 an ounce in the New York market. Since then its price has steadily risen until it reached during the war, about $175 an ounce, and is to-day $145 to $150 per ounce.

MANY USES OF PLATINUM.

Every little while a new use is found for it and the demand for platinum in the arts, sciences and industries will always be so great that its price is bound to remain high and probably much higher than it is to-day, for the supply is limited. Even with the development of the Tulameen deposits the supply would be far from equalling the demand.

Platinum has a specific gravity of from 16 to 19 in its crude state and is harder than either gold or copper but softer than iron. When refined its specific gravity is increased to 21.5 and it becomes soft as copper. It has a wonderful ductility. A single grain has been pulled into a wire over a mile in length, as fine as the web of a spider or the filament of a silk worm.

Platinum has a very high melting point, 1,760 degrees. It resists every known acid except aqua regia. It is the densest, as well as one of the heaviest, of all metals. The only metals exceeding it in weight are osmium and iridium, with which it is usually associated. It will explode hydrogen or oxygen gases. Alloyed with iridium it becomes very hard.

Its uses in the arts and sciences are now so numerous that they cannot all be listed here, but a few of them may be mentioned.

When alloyed it is used for gun vents, for dies in the mint and for making weights and measures of great accuracy for use in the sciences.

A FAD IN JEWELRY.

For tipping the points of electric contacts in aeroplane engines and others of high efficiency it is invaluable. For making sulphuric acid stills 80,000 ounces per annum are used. Dentists now use 100,000 ounces a year. Chemists consume 25,000 ounces. In the manufacture of fine watches, jewelry, chemists' and surgeons' instruments and tungsten lamps as much as in all others mentioned, is consumed. Its high price may account for the fad of its demand for jewelry, because it is not a pretty metal. Even when polished it is a dull grey with less beauty to the eye than a piece of polished steel.

It is used in tungsten lamps, very sparingly, of course, for joining the filament to the little glass projection inside the bulb, because its expansion under heat is exactly that of glass.

From 1825 to 1845 platinum was coined in Russia in six and twelve-rouble pieces. About 4,250,000 roubles' worth was coined.

THE RUSSIAN DEPOSITS.

Platinum was discovered in the gravel benches of Russia in 1819, but it was not until the rich deposits of Nijni-Taghilsk were discovered in 1824 that the deposits were worked.

For seventy-five years or more those deposits have been the source of the chief world's supply, but they are now practically worked out. The total production of Russia, from 1824 to 1890, was 229,428 pounds avoirdupois. Russia, until recently, supplied 86 per cent. of the world's consumption.

Some beautiful specimens of the metal have been found in Russia. A specimen weighing 21 pounds was preserved for many years in the Demidoff cabinet. Another specimen weighing thirteen pounds was exhibited in Paris in 1876, nuggets of nine and twelve pounds were shown in Philadelphia. A perfect specimen weighing 4,728 grammes was shown in Vienna in 1873.

DISCOVERED ON GRANITE CREEK.

In 1885 platinum was found in the gold placers of Granite Creek. At that time it was worth only 50 cents an ounce, when it could be sold at all. It was a nuisance. The miners called it bastard gold, and contemptuously threw it away. Being as heavy as gold it was hard to separate it. Some of them saved it in baking powder tins as a curiosity. A good deal of effort has been expended in later days trying to locate some of the old tins, or the ground where they were dumped.

The value of the total recovery of the Tulameen placers in both gold and platinum has been officially reported at $800,000, of which six per cent. was in platinum. At present day prices of platinum it is estimated the value of that metal alone would be nearly $15,000,000. Taking into account what was thrown away—and it is still there—the value would probably run into $100,000,000.

RICH UNWORKED DEPOSITS.

For twenty-seven miles above the forks of the Tulameen and the Similkameen the Tulameen is rich in platinum. Except at a very few points on the river the gravels have never been worked to bedrock. Only a few feet of the top gravels have been worked out. In order to get down to bedrock it will be necessary either to flume the river in order to carry off all the water, or to install pumps capable of handling all the water in the river. This latter is, of course, impractical, from the expense point of view.

CONGRATULATIONS

from all parts of Canada have been received by the founders of the *Canadian Horological Institute.*

On June 15th, H. R. Playtner celebrated his fortieth anniversary at the trade, when he had the privilege of presenting an address from former apprentices — headed by Mr. C. H. Wurster, the well-known head of Messrs. Levy Bros.' Material Department, and signed also by his brother, Mr. I. Wurster, Jeweler, of Preston, Ont.—to their respected old-time preceptor and friend, Mr. Edward Fox, of Kincardine, Ont., than whom none other more worthily upholds the honored traditions of the trade.

On June the 9th, it was thirty years ago since Mr. Playtner opened the doors of the CANADIAN HOROLOGICAL INSTITUTE.

For the first two years after founding his classes, "Old St. James' " struck the midnight hour before he laid down the daily task, only to begin again at daylight the following morning.

It is due to the memory of the late Mr. and Mrs. August Ploethner, of Preston, Ont., to state that it was due to their donations that the school was kept going at that period.

Make no mistake, Preston furnished the funds so that the only trade school in Canada could be successfully conducted in Toronto.

In 1892 the first offer to move the school to the United States was received.

In 1897 the students won all the prizes offered in competition at Philadelphia, Pa., the judges stating "You are building better than even you know."

In 1898 the second offer to move to the United States was received, followed in 1906 by another.

In 1907 a debt of $23,000 was incurred through erecting a school building that was especially adapted for the work.

In 1913, after every effort to avert same on his part failed, he was obliged to temporarily discontinue his classes through overwork, but with the confident determination to re-establish them in such a way so that they would be continued after him. THE TRADER, in August, 1913, gave his report.

In 1916, as a step to this end, he laid an offer before the Soldiers' Aid Commission, to teach a class of returned men the watch trade, free of charge.

In September, 1919, he published his memorable offer in THE TRADER to donate $15,000 and his services free for three years, in addition, to found a great watchmakers' school in Canada.

Shortly after, the only logical step that was left was taken and arrangements made. On top of these, a tentative offer from the East was received.

The following letter of congratulations is typical:—

> "I believe you are going to head the best watchmakers' school ever known. There is not another man in America so well qualified to run a school as yourself—a thoroughly practical man —a lecturer, a draftsman, a man who can impart his knowledge to others, a master of two languages, a writer; last, and best of all, an honest, conscientious man who will stand for truth and facts rather than self gain. Presently you will have the best opportunity of your life to spread your knowledge of horology over the world. I wish you the greatest success."

In behalf of the founder of the Institute, we thank you.

CANADIAN HOROLOGICAL INSTITUTE
LIMITED
PRESTON, ONTARIO

Only where the ground is shallow is it practical to work it by wingdam, and these spots on that river are few. Where they have existed the ground has always proven rich. One such place is below the mouth of Bear Creek. In 1885 Chinese wingdammed that ground and recovered, in gold, $50 a day to the man. Platinum equalled in weight that of the gold, but most of it was thrown aside.

At Princeton, where the bridge now crosses the Tulameen, the Chinese flumed the river and got down to bedrock. They are said to have recovered $30 per day per man in gold. Platinum there is said to have been 1 to 2 of gold. Those were primitive methods, indeed. The platinum grounds of Tulameen are to-day practically untouched.

Prospecting of the gravels by panning shows an average of one-sixteenth of an ounce to the cubic yard, while the placers of Russia averaged only one-fortieth of an ounce.

NOT YET FOUND IN LODE.

Platinum has nowhere in the world been found in large quantities in lode. Ontario last year produced 1770 oz. as a byproduct from other ores.

But there is a well-grounded belief that platinum exists in placer somewhere in the vicinity of the Tulameen. This belief is shared in by no less an authority than Charles Camsell, the Dominion geologist, who, better than any other man living, knows the Tulameen country. In his report of 1910, speaking of the portion of the river between Eagle and Champion creeks, Mr. Camsell says:

PLACERS REPLENISHED FROM LODE.

"This particular portion of the stream-bed has been worked over a great many times since the first discovery of gold on it. Within the last twelve years it has been mined at least eight times, and the old cabins, gravel dumps and abandoned machinery show that it had already been worked over years before. Gold and platinum are obtained here in about equal proportions. The evidence suggests that the gold and platinum are replenished on the stream-bed annually from some nearby source. What this source is has not been determined. There are no prominent gravel deposits directly above this point, but it is significant that it lies immediately below a sheared and broken zone formed in the bed-rocks on the contact of pyroxnite with green schists.

"The method of working is to divert the water by wing dams to one side of the stream-bed and mine the other by sluicing. The amount of gold and platinum actually recovered was not ascertained, but it appears to have been satisfactory to the miners."

It has been ascertained that the proportions of gold and platinum recovered are about equal in weight.

DIAMONDS THERE ALSO.

Incidentally, it is interesting to note that in this vicinity Mr. Camsell discovered the only diamonds ever found in Canada. They were of fine quality but too small for commercial purposes. Also, they were enclosed in a matrix so hard that it was impossible to separate them without destroying the gem itself.

E. E. Emmons, a pioneer prospector of the district, has tested dyke rock by crushing and concentrating it 12 to 1. From the concentrates assays as high as 1.5 ounces platinum have been recovered.

Other tests of rock containing copper ore have revealed the presence of platinum in the copper, the copper acting as a matrix for the platinum. However, platinum in this form would not account for Mr. Camsell's conclusion that the placer deposits are replenished from some nearby source.

There is every reason to believe that a lode of platinum in native form exists somewhere near the Tulameen.

ROBERT STEVENSON'S DISCOVERY.

Robert Stevenson, perhaps the oldest prospector in the province, is firmly convinced that he found a vein of pure platinum near the head of the Tulameen years ago. His story is that he found a vein of black, solid metal dipping into the stream. He could see it for many feet. In those days platinum did not excite much interest, but since platinum became many times more valuable than gold the veteran prospector has made several attempts to rediscover the vein. He has headed three or four expeditions, at considerable expense, to find it. The country is very rough and inaccessible and he has not yet succeeded in finding it.

PLATINUM IN A BEAR ARGUMENT.

On another occasion a prospector found a ledge containing a peculiar metal, which was very heavy and which he believes was platinum. He broke off a piece weighing 5 or 6 pounds. On his way to camp he jumped over a log and lit on a bear. In the argument which followed he hit the bear with the rock between the eyes and, while the bear was recovering from the shock of that method of argument, the prospector lit out. He was never able to find either the piece of rock or the place from which he broke it off.

Some prospector in the Tulameen country is due to stumble on a fortune some day. The man who finds the platinum mother lode of the Tulameen will surely have that which is better than gold.

A Loan of Cloisonne Enamel

A very good collection of Chinese cloisonne enamels has been lent to the Metropolitan Museum of Art, New York, a collection which shows the growth and development of this typical Chinese art. There are early Ming examples, simple and robust in shape and decoration, specimens of the varying styles of the different Ming reigns, and the works of the later Ch'ing Dynasty, beginning with K'ang Hsi and gradually developing into the ornate and elaborate styles of the end of the eighteenth century.

Two cases with Ming cloisonnes show daring and delightful color schemes side by side with simple arabesques on blue of an intense and beautiful color; in some pieces there is an extraordinary play of transparent and opaque enamels which in their copper cells, sometimes gilt, give effects of great richness which the taste of the period kept subdued and harmonious. Later periods sinned sometimes in over-elaboration and lost in their wonderful technique the great charm of simple harmonies; but in this well-chosen collection the richness is kept in bounds, and the eighteenth-century pieces, shown in two other cases, give us the charm and the daintiness of the later period, different from the robust beauty of the earlier times, but always delightful.

To the student interested in the development of ornament from early Ming times on, this collection offers special facilities, and the designer will find color schemes richer than those on porcelains.

Unfortunately, through want of space, only part of this very important collection can be shown, enough however, to dissipate the feeling against cloisonne enamels born in certain minds through familiarity with tasteless modern pieces and insufficient knowledge of the best examples.—S. C. B. R. in the *Bulletin*.

It is much safer to buy cautiously after careful investigation, than to make a plunge and strike bottom suddenly and soon.

Successful Business Building

(*Continued from page* 50.)

proving a menace to the jewelry trade in general, creating lack of confidence in customers. Are you satisfied with the results of all the energy and time you are putting in your shop? What is the matter with many shops? "It takes people too long to buy.' What every jeweler wishes, as far as I have been able to learn, is to see his sales people writing out sales slips, handing back change, etc., no congestion anywhere—and at night find it was a record day's business, without a crowd.

"How can it be done? This is the way. Inform people to a greater extent about your goods in advertisements. Put your shop on display in your advertising; then talk in print as you would over your counter in person, as if you were waiting on each customer personally. You can get customers easiest by featuring in your windows and in your store goods that are well advertised. And there is your opportunity, Mr. Jeweler. If you advertise advertised goods, display them well in your store, talk about them behind your counter. You will then know what is being demonstrated every day: that they sell more readily—with less time, explanation and effort —than unknown goods.

"The known, advertised brands sell easily and satisfactorily, and quickly bring the dealer to the last one-third of his stock, where he begins to make profits; and because the last one-third sells just as easily and quickly as the first two-thirds, he obtains full profits in the shortest possible time. Then he is enabled to reinvest his capital and turn it over again and again. The dealer who centres his business around standard, advertised goods ties up less capital. The capital he does invest is always intensified in its working. Try out my formula. I know it succeeds. Advertised goods are your best bet always, and more so now than ever.

"And finally, don't ever believe that anything can't be done. I used to think once that some things couldn't be done—until a man in New York made women wear furs in the summer. Now it's all off. After that I know that anything can be done."

A Message from Mr. Wright

(*Continued from page* 49.)

publish a double-entry Accounting System for the trade, which we are endeavoring to make as simple as possible and we expect to publish this in pamphlet form within the coming sixty days and to furnish the forms necessary for its use, at actual cost.

We have withheld the publishing of this system partly in order to adopt the classifications established in our behalf by the Harvard Bureau of Business Research and partly because we have been most anxious that the System which our Bureau offered to the trade should not only be theoretically sound, but should be just as simple and free from red-tape as possible.

We have recently inaugurated a Service Department as an adjunct of our Bureau, under the direction of Mr. C. Clifford Wilmot, who was for a number of years and until recently auditor for one of the leading jewelry establishments in Chicago and jewelers everywhere are invited to submit their individual problems for any assistance which our Service Department may be in a position to render.

In order to assist in the encouragement of the establishment of better accounting methods we have entered into an agreement with Marwick, Mitchell & Co., one of the largest firms of accountants, with branches in the leading cities of the United States and Canada—whereby they will endorse the double-entry system which our Bureau is preparing and will place it at their various branches, so that some member of their respective branches can be properly equipped to aid in the installation of this system in response to the request of any jewelers in the particular zone which the branch will serve.

This will make possible the installation of the system correctly and economically, by those who do not find it possible or convenient to undertake this without the employment of some such aid.

I am making brief mention of these facts for two reasons—in the first place because it will emphasize our judgment of the need of co-operative action at this time in behalf of a more intelligent conduct of the retail jewelry business, and in the second place because I want you to know something of the work which our Bureau is undertaking, since its services can be equally placed at your disposal, if you so desire.

I have heard it said that this would be your pleasure, and it is true that we have devoted much time during the past two years and more to laying the foundation for this work, which would be to your benefit.

I wish that it might be possible for me to talk with you regarding this, but since I cannot do so, I just want to say that the work is progressing, and the invitation to the jewelers of the Dominion to share with us in its progress and advantages is as cordial and sincere as ever. In conclusion, may I add that if you will not only forgive my failure to be with you at this time, but will extend me an invitation to be with you at your next National Convention, which I believe you hold in February of each year, I will go on record at this time that, barring only circumstances which are beyond human control, I will undertake to make the trip from California to whatever point you may select for your 1921 convention in February, in order to give you the complete message which I had hoped to bring to you to-day.

I want this, therefore, to be my last word to you—except to add that I trust this Second Annual Convention of the Ontario Retail Jewelers' Convention will be abundantly fruitful and helpful to the cause and will bring new hope and courage and determination and gratitude to each and everyone present.

H. VICTOR WRIGHT,
Director, Jewelers' Research Bureau, American National Retail Jewelers' Association.

"Salesmanship"

(*Continued from page* 52.)

somewhere in the recesses of his brain, have been temporarily forgotten. Read the business magazines of other trades, which in any way pertain to your store. You'll pick up many a valuable piece of information which will assist in the development of your business.

Be active in the affairs of your chamber of commerce. Not only do you owe it to your city and yourself to do this, but, in return for the time and effort expended, you will make the acquaintance of many fine business men, all interested in the betterment of the city, and, through that acquaintance and good will, you will receive ten fold for every minute you have freely and conscientiously given to assist in matters of civic importance.

Attend the trade conventions as often as you can do so. It has been my privilege to attend a good many of them, and let me emphasize the fact that it does not require several hundred men to make a good convention. Ten or twelve, thoroughly interested in the elevation of the standard of a business—men of ordinary intelligence, but whose brains are active—make a sufficient number to hold a trade convention.

SIGNET RINGS

FOR IMMEDIATE DELIVERY

The recent reduction in the price of Signet Rings makes this line one of special interest.

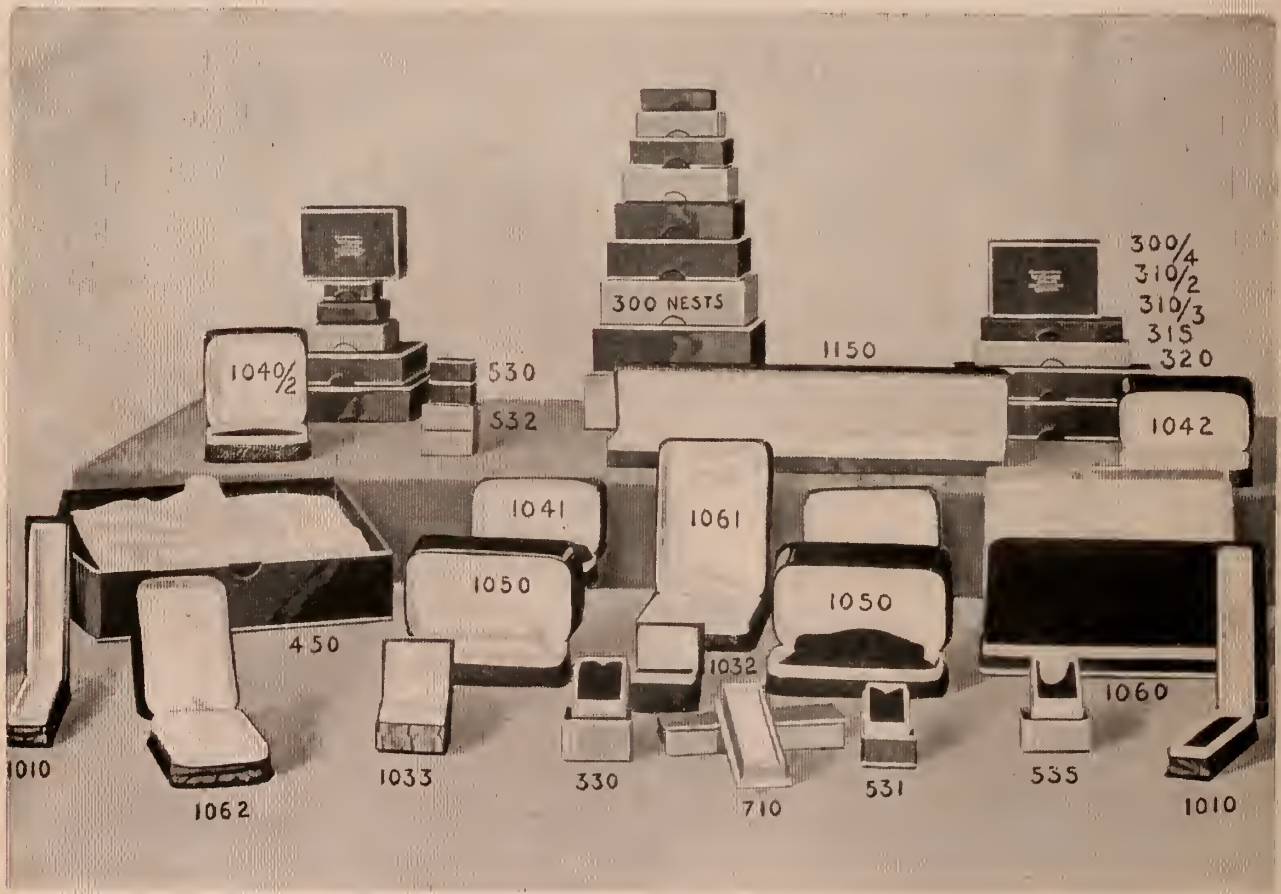
We can supply our Signet Rings either 10 or 14 Karat gold, with or without raised 18 Karat White Gold Emblems.

Prices on Application.

P. W. ELLIS & CO. *Limited*

TORONTO

Covered Jewelry Cases



AN EXCLUSIVE LINE — FOR IMMEDIATE DELIVERY

We are featuring the above line of Cases for all kinds of jewelry. This Case has a domed top, hinged lid and corners rounded, fitted with a loose velvet pad — a very neat Case, which will add distinction to any of your displays.

Colors obtainable are Grey, Green and Brown.

Your name may be stamped or embossed on the above Cases and delivery made at once.

P. W. ELLIS & CO. *Limited*

TORONTO

Regent Pearls
TRADE MARK

ALBERT LORSCH & CO
INC.

MAIN OFFICE
37 Maiden Lane
New York, N.Y.

FOREIGN OFFICE
21 Rue de l'Echiquier
Paris, France

CANADIAN SELLING AGENTS
P. W. Ellis & Co., Limited
Toronto, Canada

Romances mean Silverware

BE it June or January, every romance has its silver setting. And every year the demand for silver wedding gifts indicates a growing preference for the highest grades of silverplate.

You will find that a prominent showing of 1847 Rogers Bros. Silverplate will repay you. It has the reputation for quality; it is well advertised; the various patterns speak their own message of attractiveness. And most certainly we co-operate in every good way to make your sales efforts more productive.

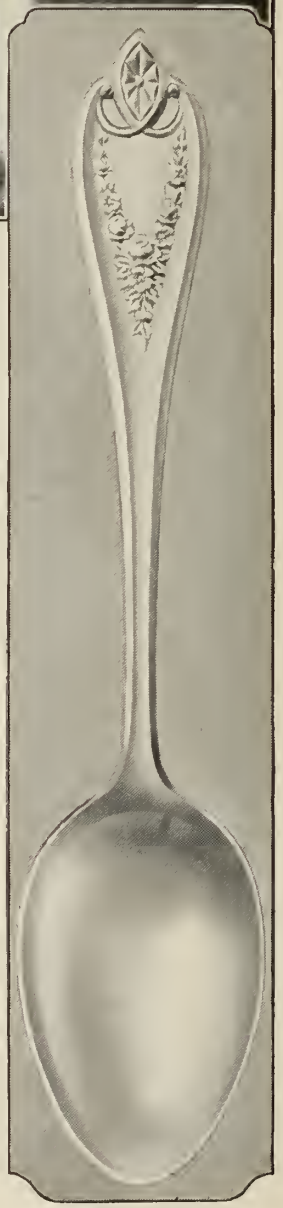
1847 ROGERS BROS.

SILVERWARE

The Family Plate for Seventy Years

MERIDEN BRITANNIA COMPANY, Ltd., HAMILTON, ONT.

Made in Canada by Canadians and sold by leading Canadian dealers throughout the Dominion



Old Colony Pattern

The DEPARTMENT of STOREKEEPING

Publicity for the Ruby

By W. B. Stoddard

"THE wearing of a birthstone ring, good luck and happiness will bring." So declared a large sign suspended in the window of a jewelry firm on the western coast. Beneath it was a large square covered with grey velvet, and on this were a number of rubies, some unset, some mounted in rings, either singly or with a setting of diamonds. A card in their midst bore the July birthstone rhyme:

The glowing ruby should adorn
Those who in warm July are born,
Then will they be exempt and free
From love's doubts and anxiety.

Down in the Oriental section of the city by the Golden Gate is a jewelry and art goods store whose display might well be copied by the Occidental jeweler who wishes to impress upon the public that the ruby is the gem for July, and also that it is particularly appropriate to be worn on Sunday by any person. In the window was placed a Siamese gentleman of high degree, with richly embroidered robe, his vestments fastened with rubies, and a ring set with a massive and brilliant ruby upon his left hand. The window was backed with a long scarf of scarlet silk, upon which was embroidered a blazing sun, and across low stands of ebony were thrown rich red silk scarfs. On the floor were slippers of red, embroidered in gold, and spread upon scarfs of yellow silk were rings, earrings and bacelets set with rubies, and long chains of red beads. A card in the window—to attract tourist trade—advised.

In Siam certain colored fabrics and gems are prescribed for certain days in the week—red silks and rubies being appropriate for Sunday.

The ruby is not only the July birthstone, but it's the fortieth wedding anniversary stone. Doubtless most couples by the time they have reached the fortieth anniversary of married life have long since failed to observe the day; but it is also true that by that time they are generally in comfortable circumstances and able to afford many of the luxuries for which they had longed in vain in their youth. No woman is ever too old to appreciate gems, and the ruby wedding anniversary offers an excellent opportunity to present the wife, mother or grandmother with a beautiful and much appreciated jewel. This was evidently the thought of a large metropolitan firm. They took appropriate space in the local papers, adorning it at each corner with a cut of an unset ruby. The lettering was in bold face, with an abundance of white space, so that it stood out distinctly:

THE RUBY WEDDING

Have you completed the cycle of forty years of married life? If so, commemorate the date by the purchase of a ruby ring, eardrops, brooch or scarf pin. If you were born in July, so much the more reason for purchasing and wearing the glowing ruby—for it is July's own stone.

Another of their ads. was addressed to the younger generation:

GIVE GRANDMA A RUBY

What does grandma want with jewels at her time of life? you say. No woman gets too old to crave beautiful gems. Pretty soon she will celebrate her fortieth wedding anniversary—which is the ruby one. If you cannot afford to do it alone, why not have the whole family club together and purchase this blood-red symbol of the warmth of their affection for her? Let us show you our large and varied stock, and quote you prices on a beautiful ruby ring or brooch.

But after all, it is youth to whom the larger appeal should be made—and the lover, parent or other relative is only too anxious to give a token of his affection to the debutante, if the matter is called to his attention in an effective way. This was evidently the thought of the jewelry department of one of the large department stores of Winnipeg. At the entrance of their jewelry section they arranged a showcase, the floor of which was covered with black velvet. On this was a large outline heart, made of slender gold chains, and in the center a number of unset and mounted rubies. In a gilded easel was a card adorned with a water-lily, and the verse:

No other gem than Ruby on her breast
Can to the loving, doubting heart bring rest.

Another card suggested:

The ruby is the birthstone for July. See our birthstone rings. The water-lily is the approved flower for July. Make glad the heart of some July-born friend by giving her one of our sterling-silver rings, showing a lily with a ruby in its heart.

The ruby, being red and glowing, and symbolizing fervor, strength, war and might, is especially appropriate as a masculine jewel, and due publicity should be given to the fact that it is the July birthstone and suggesting it as an appropriate gift for those born in the month of the mighty Julius. A Southern jeweler brought the ruby be-

fore his readers by means of the interesting little announcement, surrounded by a black border and plenty of white space:

> According to a treatise of the 14th Century, the owner of a ruby will live in peace and accord with all men. The gem will guard his house, fruit trees and vineyards from the tempests.
>
> The gem also confers invulnerability upon the fortunate possessor, but in order to render this effective, the stone must be inserted in the flesh, and become, as it were, a part of the owner's body. Modern youths will probably balk at this acute method of effecting invulnerability, but all will appreciate one of our beautiful
>
> RUBIES.
>
> For the youth who is born in July they are especially appropriate.

The window that complemented this advertisement showed in a rack a white silk shirt—borrowed from a local clothing store, a card attached acknowledging the courtesy—with soft cuffs fastened with ruby links, and a cravat in which was a ruby scarf pin. On a white velvet cushion in front of the shirt were several ruby rings of masculine pattern, and ruby-studded match and cigarette cases. A card in a little wire rack quoted the rhyme about "the glowing ruby should adorn." Another velvet cushion showed rings for both men and women.

In conclusion, any jeweler who is making a specialty of birthstone rings should not fail to suggest to possible purchasers the tender sentiments that can be expressed by means of the setting of a jewel. One of the most popular is a ruby with fire opal and opal above it, and just below it an emerald, vermelle, essonite and rubellite, the first letter of each stone combining to form the word "forever." Other rings and brooches express "regard," "dear" or "friendship"—and do it in such a delicate and subtle manner that they appeal greatly to all lovers.

The Romance of the Fan

The romance of the fan was never more forcibly expressed than in the artistic creations being offered at the better class of jewelry counters just now. One can well imagine the feelings of Northcote speaking of Queen Charlotte, who was excessively plain but had a beautifully-shaped arm: "She had a fan in her hand. Lord, how she held that fan!"

It is not until one begins to study some of the fans exhibited in the various city shops that he realizes the inadequacy of Johnson's matter-of-fact definition: "An instrument used by ladies to move the air and cool themselves." The fan created for the modern woman might well dazzle almost any eyes by its splendor.

In one jewelry department a few days ago the buyer revealed a large collection of ultra-smart feather fans, for which the 1920 call is notably strong. "Feather fans to the right of him and feather fans to the left of him" very well describes the buyer surrounded by his wares.

One of the new creations is described as a "jazz" fan, or one-stick fan, made with an imitation shell handle and set with rhinestones. The Prince of Wales, a three-drop fan with a wide sweep, is another popular model, huge in its extended shape. The handles of these fans come in amber, imitation amber, mother-of-pearl and imitation shell. The straight, or flue fans, have the biggest call. The line offered in this well-equipped department comes in a variety of contrasting shades.

Inasmuch as the new Spanish combs are sold to pretty much the same type of customers as might be expected to purchase fans, the two lines are combined in the display offered by this house. The assistant buyer, who is in active charge of the sales, declares that the fan-like Spanish comb is in for a big call this spring. These combs have a spread of six inches or more at the top and are shown in perfect shell, some beautifully carved and inlaid with genuine or imitation jewels. One unusually large comb was inlaid with turquoise and was priced well over $150. Others are inlaid with topaz and a variety of stones, genuine or imitation.

During the eighteenth century all the luxurious ornamentation of the day was lavished on the fan as far as it could be done. The sticks were made of mother-of-pearl or ivory, carved with wonderful skill in France, England and other countries, and the most celebrated painters of the day did not think it a condescension on their part to decorate them. In England at one time fans were made so large that Sir Roger de Coverly declares that he would allow the widow he courted "The profits of a windmill for her fans." It was in Spain, however, that fans were the most important article of dress, and that is one reason why the elaborate Spanish combs and fans may be so appropriately linked up in a jewelry department.

Theophile Gautier says: "A woman without a fan is something I have never seen in Spain. I have seen women wearing satin shoes without any stockings, but they had their fans everywhere, even in church, where you meet groups of women of all ages praying and fanning themselves with equal fervor."

The natural chain of circumstances that link the fan and the Spanish comb have combined to make them a valuable asset in jewelry departments. As pointed out by the sponsors for the department here described, a well-informed salesperson who enters into the spirit of her calling and can feel the romantic possibilities of her merchandise has one of the most attractive lines available in any store as well as a profitable one. The topic of the fan is almost endless. It has played its part in many great romances of history and the flutterings of fans through the French court once created a tempest that cost a Louis his head.—"The Keystone."

Don't Skimp on Light

A generous, even a prodigal, use of light is not necessarily good lighting. The quality of store, window and showcase lighting is not established by the size of the light bill. It has even happened that improving the quality of the illumination resulted in a saving in the cost of light.

Of jewelry it can be said, there is no class of merchandise which lends itself better—and but few as well—to the making of an artistic display. Depending upon the proper displaying of his wares to arouse in the observer the desire to buy and to own should be, and with the shrewd merchant it is, his chief assistance in selling. Artistry in displaying jewelry is therefore a vital factor in its sale, and good display is in turn dependent upon good lighting. In fact, the display of jewelry attracts no attention after nightfall unless it is illuminated. But an empty window that is plentifully lighted will command the attention of practically all who pass by.

Some day there probably will come a man possessing the ability to show conclusively the large number of sales which customers make to themselves, by an inspection of the article, turning to the man behind the counter only after having decided to buy. Many alert merchandisers are alive to that condition to-day. They are the ones who are doing everything possible to improve the illumination

of their goods. While they cannot measure the power of light as a sales producer in exact terms they know that it is not to be sneezed at, and they are taking no chances of missing any of its benefits.

"Window shopping at night," as it is called, is now an established practice among an ever increasing number of buyers, and the merchant who so far has not done so will do well to observe their habits. A few evenings devoted to such study will conduce to added profits for any merchant shrewd enough to benefit by what he learns. Above all, let him not overlook the engaged, and the almost-engaged, couples. They voyage around from one jewelry store window to another, studying the displays and trying to decide upon which store which can best be trusted to give the young swain good advice regarding the purchase of the engagement ring. By actual observation such couples have been known to stand before one jewelry store window for more than thirty minutes.

As has been mentioned earlier, the jeweler enjoys a unique opportunity to further the sale of his goods by judicious display and illumination. Love of personal adornment—of jewelry—is expressed by all in some degree, and the tendency to beautify one's surroundings by rare and precious ornaments is likewise pronounced. The wares that the jeweler offers make their own appeal and in some measure to all; and no dexterity in the selection of words to describe them can equal the charm their appearance exerts under proper conditions of display. When they speak to the eye they talk a language all understand; and to the jeweler himself, their message, if it might be put into words, would be: "Let there be light."

Sources of Mailing Lists

Following are some of the sources from which you can secure names for a good live mailing list for your jewelry, phonograph, repair, optical, or other departments:

From local dealers. It's a case of swapping lists between two or more sellers of different types of goods to the same class of customers.

From society columns of the newspapers. Here it is a case of social or money prominence as a rule. The announcements of weddings, dances and other functions at least convey a pretty good hint as to who is spending money.

From canvas by boys. The children of a neighborhood may be put to work this way by the offer of prizes. Often the local Scout organization is glad to undertake it in return for a donation of some sort to the organization. In this case printed slips for name, address and telephone number should be distributed to the canvassers.

From the telephone book. This is a fairly accurate guide to substantial people and within periods of publication (three or four times a year) is up to date. If a neighborhood list is desired, the compiler may run down the telephone number column, skipping all but the local exchange. It's a process that's somewhat tedious, but it yields a big list, with the 'phone numbers as well as addresses. Of course, the classified sections of the directories speak for themselves. They are ready-made.

Through newspaper advertisements. If the merchant is able to offer any inducements to prospects convincing them why they should be on his mailing list, there is no better way to announce it than in a newspaper advertisement. This will bring in a list of genuinely interested ones.

From membership lists of clubs, lodges and societies.

From canvassers who also "sell" the store. If the right saleswoman can be found it is often profitable to put one or two of them at work steadily over an extended period, in a house-to-house canvass. They make no attempt to take any orders unless the prospects themselves suggest it. They simply ask for names, and make some brief suggestions to the prospect as to reasons she might find it profitable to trade with the merchant in question.

From the official list of automobile owners.

From the local librarian.

Using the Right Type

Type is to written speech what sound is to words, the pitch, softening or emphasizing the tone, ranging from one phase to another harmoniously, said Hugh Arthur, a well known advertising manager, in a recent address before the Minneapolis Retail Merchants' Association. These qualities that make up inflection and are almost equal to gestures, have their counterpart in type faces and their environment or blending.

Inflection is the hardest part of speech to reproduce in type. It can be mastered, but few do master it, and most of us fall far short of making type do as much for us as it should do if we cultivated its possibilities more. Most of us are ready to admit that if we can just talk to our readers, in a friendly, courteous, informative and comparatively informal way, we are writing good advertising. And if that be true, let us put our talk into type that befits our subject, the circumstances that cause us to talk about it at that particular time, our prospective customers and the character of the business we represent.

Type functions before its contents do—therefore it deserves early consideration, for if it does not do its work of getting attention, the copy will never have a chance to get in its work.

On the other hand, the contents outrank the type in importance, and so it is a good general rule not to select the type before the copy is written.

Bold type is a strong voice, whose oratory is more effective if it is interspersed with the moderate tones of lighter type. Light type, subheaded at intervals with a bit of larger or heavier face to give emphasis, is the voice in which to describe the beauty or comfort of what you have to sell.

Too much bold type is like too much shouting oratory. Too much light type is a monotone of which everybody gets enough before the story is told.

Type too large for its space is as though the voice were pitched to auditorium volume in an ordinary room. Type that is too small requires of the reader the same strain that a parlor pitch would require of the audience in a theatre.

Eccentric type is like a frame that draws the eye away from the picture in the frame.

Type should vary, if not in font, at least in face—but perhaps the most frequent offence of otherwise good advertising is the use of too many kinds of type in combination, which is hard to read and offensive, even though the one who sees it may not know why.

We should remember what emphasis is for—to place stress, to flash the high-lights. Too much bold type or cap type or underlined type is not emphasis; it is a monotony of noise.

If you have made mistakes, don't waste time and strength lamenting them. Use that energy to produce finer results in the tasks of to-day and to-morrow. Profit by the experience of your failures and so turn them from liabilities into assets.

Spasmodic advertising is better than none at all, but has not nearly the pulling power of steady, consistent, carefully-prepared publicity.

More Stock Turns Mean More Profits

The Fallacy of Thinking that Rapid Stock-Turns can Overcome any Loss on Individual Sales—Should Low Prices Result from Increased Business?

"Profits—everybody wants it."

Before taking up the discussion of stock turns we should have an understanding of the meaning of the terms we use. Turnover and stock turns are nearly always confused and considered identical, but are not. Besides this there is often a similar misunderstanding of the proper use of stock turns and capital turns.

"Stock turns" mean the number of times the stock has actually been turned over.

"Turnover" means the volume of business during the year, or store period.

"Capital turns" means the number of times the capital invested in the business is turned over.

The stock turn should be calculated by taking the average stock on hand during the year and dividing the turnover by that.

The capital turns may be calculated by taking the investment in the business as the basis and dividing the sales by that.

PERNICIOUS DOCTRINE.

A great deal of pernicious doctrine has been promulgated through the trade press in favor of the stock turn. It is pernicious because it does not take into consideration all the facts bearing on the value of the stock turn to the retail merchant.

At the same time there has been some very false explanations of the value of the stock turn, the turnover and the profits to be realized from a business. An able salesman made the following statement before a large number of merchants:

"Many retailers complain that they cannot afford to carry an article which yields a small margin of gross profit. If the percentage of expense is 30, and the article only pays a gross profit of 10 per cent., say, they argue that they lose 20 per cent. when they sell the article.

"This is true, provided the article 'turns over' only once a year. But if it turns frequently, and the investment is turned over twelve times a year there is a handsome profit. Your profit is 10 per cent. on one stock turn, but on twelve it is 120 per cent. Deduct the expense, 30 per cent. and the net profit is 90 per cent."

The fallacy in this argument lies in the fact that it costs 30 per cent. to run this business—30 per cent. on every dollar of sales. By increasing the number of times an article is turned the sales are also increased, and the cost reduced, but in the case of one article, or even a few, the increase in sales is not likely to be enough to make much difference in the cost. By increasing the entire sales materially the cost of doing business is reduced.

HOW "STOCK-TURNS" REDUCE EXPENSE.

The following figures are not taken from an actual business, but are purely hypothetical for the purpose of showing the results of an increased turnover in relation to the expenses of the store:

	Based on $2,000 sales per month	P.C. of sales	Based on $3,000 sales per month	P.C. of sales
Salaries	$200	10.	$250	8.34
Delivery	40	2.	60	2.
Rent	40	2.	40	1.34
Miscellaneous, advertising, etc.	50	2.5	75	2.5
Insurance	2	.1	3	.1
Interest on Investment	5	.25	5	.16
Losses due to waste, shrinkage, etc.	5	.25	7.50	.25
Light and heat	8	.4	9.50	31
Total	$350	17.5	$450	.15

This store by increasing its sales from $2,000 per month to $3,000 per month has reduced its expense of doing business from 17.5 per cent. to 15 per cent. That means that if the merchandise was sold at the same prices, that if the same average rate of mark up was received on the sales, that this store made 2.5 per cent. more net profit on an annual turnover of $36,000 than it would on an annual turnover of $24,000. It will also be noted that while the dollars of expense were increased by $100 per month the net profits were greater.

WHO SHOULD BENEFIT.

Another pernicious argument has been used in an endeavor to induce the retail merchant to greater endeavor to increase his stock turns. It is the argument that he can afford to sell his wares for less on account of this reduced cost of doing business that is so pernicious. Take the case just cited. By increasing his business fifty per cent. per annum this merchant was able to reduce his expense 2.5 per cent. Should the merchant get this 2.5 per cent. or the customer? That is a question that we are not prepared to answer, except in the following manner:

If the merchant's prices are too high in the first place, then the customer should benefit.

If the prices are absolutely fair to all concerned, then the merchant should receive the net profit due to his greater efficiency in merchandising.

In either case, it might be possible in all fairness to both to divide the accrued profits, by reducing prices sufficiently to give the customer part of the benefits and the merchant part.

The question arises, "How many times should the retailer turn over his stock," or to put it in another way, "What should the number of stock turns be?" In giving statistics along this line it is like telling a person it is cold without giving him the exact degree of coldness according to the thermometer. Figures are so elastic that they are not to be accepted as absolute facts, but the following may be considered as the average in the better managed establishments:

Groceries turn from 12 to 18 times.
Women's cloaks turn from 10 to 12 times.
Millinery turns from 6 to 8 times.
Hats turn from 5 to 8 times.
Clothing (men's) turns from 4 to 5 times.
Haberdashery turns from 4 to 5 times.
Carpets turn about 4 times.
Crockery turns about 3 times.
Shoes turn about 2½ times.
Jewelry turns about 1½ times.

These figures are fairly conservative, but it is a fact that a large majority of retail establishments do not reach this degree of efficiency. In proof of the conservativeness of some of these figures we might quote the following records which, although they are abnormal, are attainable, for what has once been done can surely be done again!

METHODS EMPLOYED.

A grocer is reported to have turned his stock at the rate of 34 times a year during a portion of the year, the figures being based upon an estimated continuation of the business already done. In another case, however, a grocer did actually turn his stock over 27 times during a period of one year. A meat dealer turned his stock 26 times a year, which is probably an easily attainable average in that line of business. A retail baker turns his stock over many more times than that a year. A grocer handling bread practically turns his stock of bread over six times a week. A shoe dealer turned his stock 12 times. A clothier and furnisher in Hamilton, some years ago, turned his stock over 40 times in one year.

These figures show that the average retail merchant can turn his stock oftener. The question that arises when this is acknowledged, is, "How can it be done— at a profit?"

The grocer who turned his stock 27 times in one year gave the following as the basis of his merchandising policy:

1. Keeping a careful watch on buying.
2. Featuring Nationally advertised goods.
3. Developing an effective sales force.
4. Making the window displays sell more goods.
5. Holding special sales.
6. Keeping records that tell just what is being done.

This grocer's method of merchandising includes the very essence of retailing efficiency. These policies can be applied to any business under the sun although there may be some few adaptations necessary to the particular style of business done.

Keeping careful watch on buying, we have already studied in a former article of this series. It may be well to repeat in a few words the essentials of good buying. The stock must be adequate, it must contain the kinds and styles desired by the public, it must be fresh and up-to-date. Duplication must be avoided so that there is no unnecessary stock to deteriorate or hinder quick stock turns. Turnovers mean a profit; left-overs mean a loss. A concentration of the purchases to a few concerns has always proven best for keeping stocks at a minimum.

The second general policy, that of featuring Nationally advertised lines, can be adopted by all retailers whose stocks can be filled in with these lines. They are featured for several reasons—because they sell without effort, meaning quick sales, if they add prestige to the store handling them, etc.

The third general policy of this retailer has also been discussed in former articles. This is a feature of retail merchandising that the smaller storekeeper does not take much stock in. He hires a man or woman and says: "He (or she) is paid to know," but the fact of the matter is that in nine cases out of ten the pay is not sufficient to secure the kind of help that does know. All can be taught, however, provided the retailer himself knows.

AS TO "SALES."

The fourth general policy, that of making the windows sell goods, is being given more serious thought as the days roll by. Trade papers are a great help in giving suggestions for making windows better advertising mediums.

The special sales mentioned as a policy of this store must not be misunderstood. These sales are not held altogether as "cut-price sales." When possible leaders are used, but the bulk of the increased sales is received from a well-defined policy of pushing a special line at a time. This can be carried out to greater lengths in some lines perhaps than in others. This grocer had a "banana day," a "pineapple week," an "orange week," etc. Every week saw some special line singled out for special advertising. The clothier could make use of this idea by having an "overcoat week" early in the winter, a "tweed suit week," a "worsted suit week," a "cap week," etc. Other lines can be developed along similar lines.

The last policy of this retailer was to keep records that gave him a great deal of information about his business. Stock records giving the essential details of the stock, the sales and purchases, are almost necessary to efficient retailing. The more statistics the retailer possesses about his business the easier it is to make more profits.

We do not advocate a great number of stock turns if it is going to mean a loss of profits. That would defeat the purpose for which the retailer is in business. He can make more profits by having an increased turnover. Sales can be increased to a certain point without increasing one cent the outlay for expense. The moment that point has been reached the increased sales necessitate an increase in expenses. We have shown, however, that expenses can be increased in dollars and decreased in per cent. of cost on sales at the same time. Hence we have proven that more stock turns mean more profit.

Uniform Trade Standards

Efforts are being made in the United States, through the Associated Advertising Clubs of the World, to bring about some uniform standard of trade practice in the jewelry business, especially with regard to the marking and advertising of goods. So far the effort is directed toward standardizing within communities, owing to the fact that many of the abuses which have crept in are matters of local practice. The A. A. C. of W., however, is asking suggestions from all communities of the United States, to the end that in eradicating the evils peculiar to each community a more or less uniform standard of good practice will be achieved for the whole country.

As a practical example of what is being done in this connection, the following standards adopted by the Better Business Bureau (local vigilance committee) of Baltimore will prove of interest:

First—The term *"Solid"* should be only used in describing metals which are commercially free from alloys. The U. S. Bureau of Standards has never objected to the use of the world *"Solid"* for gold as low as 10 karat when the word *"Solid"* is preceded by the word karat, 14 karat, etc., as the case may be.

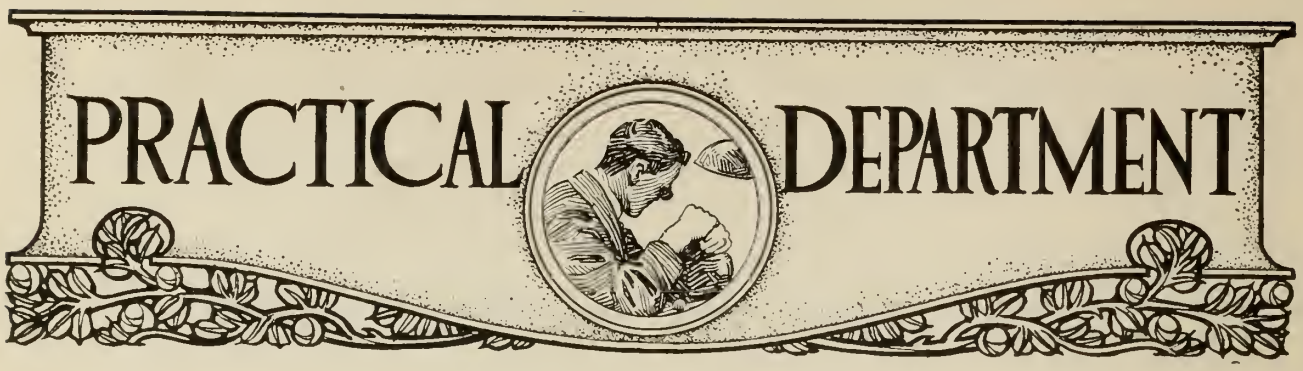
Second—In advertising silver the word *"Sterling"* should only be used for silver which is absolutely genuine because the definition of sterling is genuine. In describing the many alloyed substitutes for silver they should be described in any way not to mislead the public into believing that they are genuine.

Third—In advertising the number of jewels contained in the movement of any watch only those jewels which have a particular function to perform in the movement should be given. There are numerous watches manufactured with imitation jewels which perform no specific duty but are placed in the movement to dishonestly increase its value and supply material for dishonest advertising copy.

Fourth—The term "Pure White, Perfection," etc., should be used only when describing stones which are absolutely without flaws or discolorations.

Fifth—In describing plated ware it should always be clearly stated that it is either "Gold Plate or Silver Plate," as the case may be.

Sixth—There are many suggestions that might be made by us, but it is needless for us to go into details with the many articles of jewelry sold to make it clear to the advertiser of jewelry that it is our intention to impress upon him the importance of describing the wares in advertising copy clearly and truthfully.



Cylinders and Cylinder Shells

How to Measure Height and Total Length, Fit New Plugs and Pivots, or Run in Complete New Cylinder

WATCHES fitted with the cylinder escapement are not as common as they used to be—and few watch repairers will be found to mourn their passing. Yet every watchmaker may have occasion to overhaul a watch of this class, and the more he knows about the escapement and how to handle it, the better, says the "National Jeweler."

Cylinder jobs—watches in which the cylinder itself has come to grief—may be grouped in three classes: (1) New pivot or plug, (2) new shell, (3) new cylinder.

When the top or bottom pivot is broken and the cylinder is intact, it is necessary, according to a writer in "Work," to drive out the old plug and fit a new one, using the old cylinder. The top plug, being a long one, can usually be driven out equal to the length of the broken pivot, and a new one turned on the old plug. A shell is understood to mean a cylinder without the brass collet which forms the seat of the balance and spring collet. A shell has a plug fitted at each end, on which is formed a pivot.

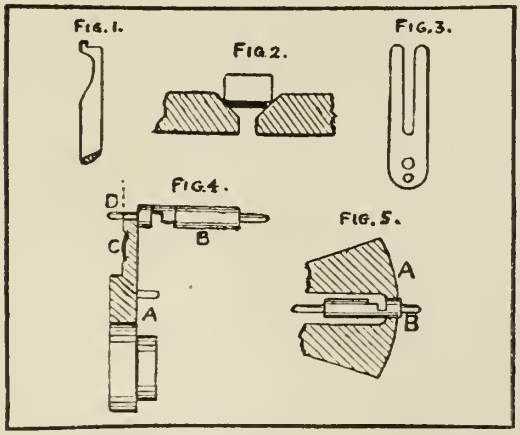


Fig. 1—Cylinder Punch. Fig. 2—Cone Hollow-stake. Fig. 3—Temporary Cock. Fig. 4—Chariot and Shell. Fig. 5—Chuck gripping the Shell.

The first stage in fitting a cylinder plug is to remove the balance spring and collet. Assuming that the top pivot is broken, the cylinder is reversed; that is, the top end is placed on a cone hollow-stake, so that the end of the spring collet rests in the cone. The end of a cylinder punch (Fig. 1) is then placed on the inside end of the plug, and a blow from a hammer held in the right hand will start the plug. It will be seen from Fig. 1 that a cylinder punch is hollowed out behind the pivot to free the cylinder. The pivot or punch part which is formed on the end is inserted in the cylinder to rest on the end of the plug. Fig. 2 shows the end of a cylinder resting on a cone hollow-stake and the plug started, indicated in solid black.

SELECTION OF CYLINDER PUNCHES NEEDED.

The cylinder is now placed on a hollow stake with the projecting plug resting in a hole, and driven out with the cylinder punch the length of a pivot. It will be found necessary to make three or four punches to suit different-size cylinders, with punches of two different lengths of pivot for each size, using the short or stronger one for starting the plug. At this stage the plug can usually be pulled right out with a pair of cutting pliers. If it happens to be tight and long enough, as is generally the case, a new pivot can be turned on the end of the plug. The cylinder is then filled with shellac, warmed over a spirit lamp, and a brass ferrule with a hole to just fit over the shell cemented to it—if the old-fashioned "turns" are used. In a live spindle lathe, use a cement chuck. This gives strength and minimizes the danger of a broken cylinder.

When a top plug is very tight and fails to move, the safest plan is to drive out the bottom plug and use a straight punch to just fit easily in the cylinder from the bottom end, and drive out the top plug on the cone stake. A straight punch, being much stronger, will obviously stand a harder blow. Bottom plugs, being short, are quite easy to remove with a cylinder punch.

In the majority of cases of a broken cylinder the shell will drive out from the brass, leaving the balance and spring collet intact. To fit a new shell to the old collet would only involve about half the work. Finished shells in assorted sizes ready for pivoting can be obtained. Place the broken cylinder on a hollow punch. A new shell is next selected for size to just enter the brass hole from the bottom end. The shell would then be the same size as the old one. Occasionally it happens that a watch has been going with a cylinder the wrong size, and consequently keeping bad time. To test the size, hold the escape wheel in the right hand, and see whether the point of one tooth and the heel of the next will freely pass between the outside diameter of the cylinder; also whether a whole tooth will pass inside the cylinder with a little shake.

TAKING HEIGHT OF CYLINDER.

There are several methods of taking the height of a cylinder or shell; a "cylinder height tool" is generally used. There are many workers who are without this tool, and they will find the "temporary cock" system used by the writer as accurate as any. Unscrew the chariot which has

the lower cylinder hole-jewel, and make a flat metal cock with a slot at one end and a hole at the other to screw down in place of the chariot. The thickness is immaterial; no measurement whatever is taken of its thickness, and any metal will do. A piece of broken mainspring would be suitable. The object of the "temporary cock" (Fig. 3) is simply to form a resting-place for the bottom of the cylinder shell. It must be filed and stoned perfectly flat to lie flush against the plate in the place of the chariot removed. One or two holes are drilled at one end, just large enough to free the arbor of a large or small shell and let the bottom rest on it. The slot should be wide enough to free the threads of the chariot screw, so that it can be screwed down adjustable, with one of the holes coming in the same position as the hole-jewel occupied.

The escape cock is next screwed down with the escape wheel, and the lower arbor of the shell placed in the hole of the temporary cock with the bottom resting on it. It will then be possible to see the relative position of the rim of the escape wheel to the passage of the shell. If the rim of the wheel appears too low, or rubs on the bottom of the shell, turn away in the lathe or in the turns a little of the bottom of the shell that is resting on the temporary cock, until the rim of the wheel is properly in the center of the passage of the shell. It is quite obvious that if the lower arbor of the shell is shortened to the thickness of the chariot from the top flat side to the hole-jewel, measured from the bottom shoulder of the shell, it will be the correct height for the rim of the wheel, because the bottom of the shell will be precisely the same height as when it rested on the "temporary cock." The lower arbor is now measured for length, that is, to the end of the pivot, by holding the bottom shoulder of the shell with the arbor flush against the end of the chariot, with the cap jewel removed, as shown in Fig. 4. A is the chariot, B the shell, C the hole-jewel, and D the lower arbor of the shell. Make a mark or scratch on the arbor to come flush with the hole-jewel, shown by a dotted line, and turn off the arbor at the mark.

GETTING THE TOTAL HEIGHT.

To take the whole height of the shell, remove both cap jewels and screw on the balance cock. Now measure the distance from the outside of both hole-jewels, using a douzieme, or micrometer gauge, or the runners of a depth tool would do. Rest the lower arbor of the shell against one jaw of the gauge, and make a scratch on the top arbor to come flush against the other jaw. Then turn away the top arbor flush with the scratch. If the top part of the body of the shell is too long, allowing insufficient arbor to form the pivot, turn away the shell to lengthen the arbor.

A lathe split-chuck to just grip the body of the shell will be found the quickest means of turning the pivots. Grip the solid part of the shell below the passage in the chuck to turn the lower pivot shown in Fig. 5. A is the face of the chuck and B the shell. As there is a very small surface for the chuck to hold, a sharp-pointed graver is necessary for this operation, or it will be found that the shell will tear out and break. Rough out the pivot and shoulder, then reverse it in the chuck, gripping the shell at the other end, and turn the top pivot in the same manner.

The shell is finally driven into the brass collet from the lower end, resting the latter with the spring collet part in a hole in a hollow stake, until the balance is the right height in relation to the center wheel and escape cock. In the absence of a lathe the shell can be turned in the "turns," by filling it with shellac for strength and cementing a small brass ferrule in the center to take the hair-bow. Hold the shell over a spirit flame with the shellac, fill the shell, and cement the ferrule together. Use a very weak hair-bow, and follow the same instructions as for using a lathe.

FITTING A NEW CYLINDER COMPLETE.

To turn a complete cylinder with the brass on takes a little longer. There is the extra fitting of the balance and spring collet. The height of the balance can be marked with a scratch on the brass collet just above the escape cock when the bottom of the shell is resting on the temporary cock. The balance being fitted, the collet is let down to the balance rivet or hollow to form the rivet. A split chuck is unsuitable for this class of work. The safest plan, and the quickest when using a lathe, is to shellac the cylinder, with the lathe running, against the end of a V-shaped chuck, so that the end of the arbor is pegged true at the bottom of the hollow of the V. When the shellac is warm it forms a ball over the cylinder and V-end of the chuck, leaving the arbor visible for pegging it true. Reverse it to turn the other end. Shellac may be dissolved by boiling it in methylated spirit. It is highly inflammable, and if it should catch alight, smother it with a box or other flat object.

Soldering Britannia Metal

Britannia metal is approximately 95 per cent tin., 2½ per cent. copper, and 2½ per cent. antimony, but every metal mixer has his favorite mix. I feel quite sure some who may read this article, remarks W. Arthur, in the "Metal Industry," will say, "Oh! he can't mix metal." And I should not argue the point with him even if I had an opportunity.

The composition of the solders used for working upon Britannia metal are as follows:

Hard or Tin Solder: Tin 16 parts by weight. Copper 1 part by weight.

Soft Hard: Tin 7 parts by weight. Lead 5 parts by weight.

Soft: Tin 5 parts by weight. Lead 5 parts by weight.

Mercury, sometimes called Bismuth Solder: Tin 5 parts by weight. Lead 5 parts by weight. Mercury 2 parts by weight.

Or to a soft fused soft solder add 2 parts by weight of mercury.

Hard solder is used when it is necessary to have a seam that will not show or to solder a seam that would not stand the strain if soldered with a softer solder. It is used, for instance, to solder teaware bodies which are either spun or struck up in two halves and are not going to be mounted over the seam. Soft hard is principally used to solder bead on bodies, the melting point of this being next to tin, but is considerably lower. Soft solder is the most common and is the most extensively used, the finer work all being soldered with it, such as applying ornaments or mounting, the solderer would call it, soldering handles and spouts on teaware. Probably 75 per cent. of soldering is done with it.

The so-called bismuth solder contains no bismuth, the price of the metal prohibiting its use, but it does contain mercury instead. This solder will stand but little strain and is used only where a solder of an extremely low melting point is required, such as for applying mount to leaded glass shades. The principal fluxes used are a mixture of resin and oil:

Resin .....2 parts by volume.
Olive oil .....1 part by volume.

This is boiled over a slow fire until the resin is entirely dissolved, two hours being sufficient to make six gallons. This flux is used for tin soldering or any place where it is desirable to use a flux free from acid or water.

Restoring an Antique Clock

By W. A. Cocks, in the London "Horological Journal."

THE object of the present article is to explain as concisely as possible a few processes and methods in use in the restoration of an antique clock. As an example, an ordinary "grandfather" clock will be chosen, it being the most frequently met with. Considering the age of most of these clocks, and the usage to which many of them have been subjected, it is a great wonder that they go at all. In restoring them to their original condition, as much as possible of the old movement must be retained, and it is not permissible to "improve" the dial or case by any attempts at engraving, inlaying, or similar treatment.. Presuming that an eight-day movement is in hand, the first thing to do is to examine all the actions before taking apart, and note on a piece of paper the parts requiring repair, the most likely parts being the pivot holes, pallets, escape wheel teeth and pinion leaves.

In the case of pivot holes, if the pinion which runs in them is worn, it is well to bush one hole and turn a little off the shoulder of the pivot, slightly wider than the wheel which engages with it is thick, and put a raised bush in the other plate to correct the endshake. By moving the scape wheel thus, it is possible to correct both the third wheel action and the escapement at once.

The scape wheel must be topped true before attempting any repairs to the pallets, the curved sides of the teeth being afterwards filed up to a thin point to equalize the thickness. The pallets will probably have been filed and bent so many times that the action is very bad. Proceed in this case by filing up the faces to correct angles, and repolish, or if they are correct already and only worn in grooves, reduce them the thickness of a piece of watch mainspring and soft solder pieces of the latter on the faces, trimming up smooth and square. Next try the action in a depth tool, and having plugged the old pallet holes, mark the new centres and drill for the pivots. In the absence of a depth tool large enough, if the alteration is not great cut off the steady pins, and open the screw holes oval to allow for adjustment, afterwards drilling new steady pin holes in the right position.

In an old clock the hour wheel pipe is often a very wide fit on the bridge, thus causing an uncertain rack and snail action. This is corrected by removing the hour wheel from the pipe and driving the back end of the latter into a suitable hole of a barrel contracting tool, also expanding the bridge pipe a very little with a tapered piece of metal. The wheel must run perfectly freely on the pipe.

Rack tails are usually in a very bad state owing to bad repairs. A new tail is the best remedy, but it must be the correct length. Mark on a piece of paper a line A B which is the distance the rack falls for 12 teeth. Now measure the distance from the centre of the rack stud to the points of the teeth and mark it A C, making B C the same length. Measure the distance between the highest and lowest steps on the snail and from the point where the lines A C and B C are that distance apart, to C is the length of the tail (D C). Rivet and pin the tail on the old pipe, using no solder.

If the gathering pallet pivot or its hole is worn the rack and pallet depth will be uncertain; it must be bushed a good fit and for safety the pallet should always be pinned on. If the latter is split, a new one must be fitted and care is required in the fitting. The tooth of the pallet may be rounded to the shape of a wheel tooth and the locking corner must be quite smooth.

In order to get silent running of the striking train, the fly should be well poised and its pivot holes and depth as correct as possible.

The rack spring should be of thin spring wire, exerting an even pressure all the way. Broken teeth may be dovetailed in and a little solder run into the joint, afterwards washing with water and smoothing level.

To remedy a wide slot in the crutch, file it out wider and fit in a piece of brass, using soft solder, and opening it out smooth and bright to fit the pendulum.

A seconds pivot which has worn thin where it works in the plate may have a long bush inserted in the latter, to give a fresh bearing surface, but if the pivot is cut very thin a new pinion is the best repair.

To clean the movement there are several processes, varying with the state of the clock, a good wash with petrol being sufficient for a fairly bright clock. If, however, the plates and wheels are tarnished, liquid metal polish may be used on a brush before washing with petrol.

Corroded and green plates require stronger treatment, and emery flour with paraffin on a brush, followed by petrol, is good. A very badly corroded clock should be boiled in a strong solution of caustic soda before the emery and paraffin process. Rusty pinions are cleaned with emery and oil on a suitably shaped piece of wood end grain.

One or two special points require to be observed in repairing 30-hour clocks of both long case and lantern varieties, these being the working of the chain over the spike blocks, and the locking plate striking work. The chains very often jump, owing to worn spikes or wrong sized chain. New blocks on the two pin principle, the shoulders of the links bearing against two pins, instead of one pin through every other link, being the remedy in the former case, and a new chain in the latter.

Examine the striking carefully, and if the stop piece has worn into a groove where the hoop wheel or locking pin strikes it, file it up square and polish it. Never attempt to bend the pins or file the notches in the locking plate whichever variety it is, as this will only lead to trouble. If the rest of the train is correct this action will be found correct also.

A word or two concerning dials may not be out of place. An enamel dial may be washed with soap and water or gently rubbed with a paste of whiting and water on a rag, care being taken not to rub the figures off. Re-enamelling and figuring must be done by a specialist in this work as it cannot be well done by a novice.

A brass dial should be taken to pieces and the corners and arch mounts boiled in caustic soda, followed by a good scrubbing with a good brand of soap or rottenstone and oil, the circles (hour, seconds, date, etc.), being polished with metal polish or rottenstone, in a circular direction, in a lathe if one is available. The back plate should be cleaned with emery cloth in an up and down direction, the centre included, if plain or engraved. A matted centre is best cleaned by brushing with caustic soda and rottenstone to follow. All the pieces should be finally cleaned free from all grease with petrol and lacquered with pale gold lacquer. This gives an antique appearance which looks very well, the writer having done up many dials in this way, which have always given satisfaction. When a new finish is desired with silvered circles, etc., it is far the best plan to send the whole dial to a firm undertaking this class of work.

$50,000 Daylight Robbery in Toronto Jewelry Store

Three armed bandits broke into the jewelry store of Abraham Rosenthal, 125 King Street West, Toronto, in the early evening of June 18th, knocked the proprietor unconscious, and departed, taking with them jewelry—mostly diamonds—to the value of $50,000, and $3,000 worth of Victory Bonds.

They made a clean get-away in a big, high-powered touring car, and, so far as has yet been learned, left no clews by which they could be traced and apprehended. They had more than an hour's start before the police were put on the trail, and the latter are not sanguine as to the possibility of locating the thieves.

The plot for the robbery was long and carefully laid, and carried out with much nicety of detail, as will be seen from the following more or less chronological account:

The principal in the daring robbery was a man about 25 years of age, fair complexioned and fair hair, about 5 feet 7 inches, and garbed in a spick and span Salvation Army uniform. Three visits he had made to the store during the week on the pretext of purchasing souvenirs. On each occasion he had made small purchases. He came again on the evening of June 18th, about 6.15, after Rosenthal had locked the front door and was putting his valuables away in the safe. When Rosenthal saw that the man rattling the front door insistently was his Salvation Army customer of the past week he unlocked it and permitted him to enter.

"Those souvenirs I got from you were allright," said the pseudo-Salvationist, when he got inside. "I would like to see a few more." Rosenthal turned and walked a few steps toward a showcase containing the articles, and was felled by a blow on the back of the head with the butt end of a heavy revolver. But he was not knocked unconscious. He staggered against the showcase, overturning it on the floor and smashing the glass, then grappled with his assailant, who had not quickly followed up his attack, believing the blow to have been effective. He grabbed the bandit by the lower lip, tore the lip at the corner of the mouth, and then succumbed to the blows of the fake Salvationist's two assistants, who had followed in within about a minute of their principal's entrance.

Together they tied his hands behind his back with a roll of cord which they brought with them, and gagged him with a heavy towel, which they bound around his head, inserting a knot in his mouth. They knew the route to the cellar, and dragged him down the stairs at the rear and pitched him on the floor. Then the three returned to the store, in two or three minutes emptied Rosenthal's trays of diamond rings and brooches into a little brown club bag which one of the men carried, cleaned out the compartment of the safe containing Victory Bonds, and walked coolly out of the front door, across King Street and up York to the corner of Pearl Street, where they had their motor car parked.

In the scuffle in the store the Salvationist's army hat was knocked off and kicked under the show case, where he left it when he made his escape with his companions. Besides the hat the police afterwards found a bloody handkerchief which he probably used to stem the flow of blood from his mouth. It was the hatless Salvationist with a bloody mouth leaving the jewelry store with two companions, one of whom carried a bag, that aroused the suspicions of a citizen standing at the southeast corner of King and York Streets. He had been at the store himself five minutes previously, and had encountered the locked door. He went into the Prince George Hotel to call Harry Rosenthal, brother of Abraham, advising him to investigate.

It was some few minutes before Henry Rosenthal was able to find his brother bound and gagged on the cellar floor. They released him and carried him into a drug store next door to administer restoratives and doctor his wounded head. There was a regrettable delay at this juncture, according to police officials, in informing the police of the occurrence. Three-quarters of an hour passed during the time they were doctoring Abraham and getting from him a coherent story. Although the robbery occurred between 6.15 and 6.30, it was 7.40 when the first intimation of the robbery reached the police.

The man masquerading as a Salvationist is described by Rosenthal as about twenty-five years of age, fair, 5 feet 7 inches and thin faced. Number two is about the same age, 5 feet 8 inches, dark complexioned, thin face, and wore a brown suit and brown fedora hat. There is little certain information concerning the appearance of bandit number three.

The bandits are believed to be Americans, as the car, which was seen as it departed (long before the robbery was discovered) was observed to bear an American number.

The robbery is the biggest haul ever made by bandits in Toronto. A reward of $5,000 has been offered for the capture of the thieves.

MANY MONTREAL ROBBERIES

One seems to be hearing of nothing but jewel robberies in Montreal. Mr. W. M. Birks, of Henry Birks & Sons, tells a story which might well have been cut right out of a magazine. A short time ago, it would seem, a well-known Montreal gentleman and his wife, while visiting Halifax, made the acquaintance of a young man of gentlemanly appearance and bearing, extremely popular amongst the "four hundred" of that city, with a brilliant military record behind him. The young man became greatly attached to the lady in question, and went shopping with her frequently. When his stay in Halifax came to an end and he had left the city, it came to light that he had taken with him the greater part of the lady's jewellery, besides considerable sums of money which she had len him.

Our large assortment of Souvenir Spoons, Brooches, Buttons, etc., offers a great variety of designs from which a selection can be made.

Thousands of Tourists will visit Canada this year, and the demand for these popular Souvenirs will be tremendous.

If your stock is not yet complete, it would be advisable to place your orders at present, so as to be ready to cope with the situation when it arises.

CARON BROTHERS

Bleury Street ∴ MONTREAL

The couple returned to Montreal in due course, and bills received from the jewellers revealed the fact that the gallant Captain had made quite extensive purchases, leading the dealers to believe he was the husband of the lady in whose company he had so often visited the shops, and having his purchases charged to her husband.

The sequel was the arrest in Montreal recently of (Captain?) D. C. Coughdon, alias Gerald I. Burkes, registered at the Queen's Hotel. He was accompanied to the police station by a distinguished flying officer whose name he would appear to have wanted to copy, Mr. Gerald A. Birks, M.C., of Henry Birks and Son, who was able to identify the jewels in the prisoner's possession as those which had been procured under the circumstances above outlined.

Universal sympathy is expressed with Mr. Lasker, whose flat on the second floor at No. 7 Bleury street was broken into the other day and diamonds, platinum, silver, gold and raw goods to a total value of over $35,000 stolen. On entering his premises the morning following the crime, Mr. Lasker found the floor littered with papers, scraps of metal and broken furniture. The safe, with an eight inch door, and the vault had both been blown open, and a neighbouring tailor's establishment had been broken into to supply rolls of cloth with which to deaden the sound.

George F. Helmsley, manufacturer of jewellers' articles in the same building, also received a visit, but the vault in his establishment proved too strong for the burglars who, after breaking two drills and pulling a large part of the brickwork away in a vain attempt to demolish the vault, gave it up in despair.

Fortunately the greater part of the stolen property is covered by insurance, but the incident is none the less a disagreeable one for Mr. Lasker.

THE SHOE PINCHED

Quizzing of Sir Henry Drayton, Minister of Finance, and Hon. W. S. Fielding, ex-Minister of Finance, is being indulged in by their intimate friends because both agreed that wedding rings should be exempted from the taxes on jewelry.

The quips and jests originated in the fact that engagements have just been announced in Ottawa of Sir Henry's eldest daughter and of Hon. Mr. Fielding's youngest daughter. The marriages are to take place soon, and the wedding rings used on the occasion will be exempt from tax.

It was Hon. W. S. Fielding who first proposed that wedding rings should be exempt. To that Sir Henry warmly assented. But when Hon. Mr. Fielding wanted the same exemption to extend to engagement rings Sir Henry replied that he would not go that far.

JEWELER ROTARIANS.

At the 11th Annual Convention of the International Association of Rotary Clubs held in Atlantic City last month the Canadian Jewelry trade was again represented by Messrs. Gordon McLaren and Stuart H. Lees of the Ambitious City.

Gordon got in some splendid work through Rotarian Jean R. Tack, Vice-President of the American National Jewelers Association, as well as with many of the other American Jewelers, relative to the coming Publicity Campaign.

Stuart, having been appointed Chairman of the Elections Committee, had not much time to mingle with his fellow Jewelers, but, we are told, did manage to take a slap at the "free engraving" still being done by the American trade.

LA LOUISE PEARL

The Manhattan Bead Chain Co., in our July issue, is starting its advertising campaign for La Louise Pearls After experimenting for five years in both America and abroad they feel confident that they have perfected the manufacturing of the La Louise Pearl and that it is the best in the market.

RECORD JEWEL THEFT

The country home of Enrico Caruso, tenor, was burglarized last month, and jewels, valued at $500,000, were stolen. The stolen jewelry included a diamond necklace valued at $75,000.

In addition to the diamond necklace, a pearl necklace, valued at between $75,000 and $100,000, the bridal gift of Mr. Caruso, also was taken. A partial list of stolen jewels, made public by the police, includes: eight diamond rings, a pair of diamond ear-rings, two diamond hairpins, one flexible diamond bracelet and two gold watches.

PROVINCE OF QUEBEC

Mr. M. Lewis Mittenthal, diamond merchant, of Montreal, left on June 26th on board the Megantic for Amsterdam and Antwerp. Mr. Mittenthal intends to return about the latter part of August.

A well-known and outstanding figure in the jewellery world of Quebec province departed this life some three weeks ago in the person of Mr. Arthur A. Bergeron, ex-alderman and jeweller, of Three Rivers. Born in that city forty eight years ago, Mr. Bergeron entered the jewellery business for himself about twenty-five years ago. Almost simultaneously with the establishment of his own business, Mr. Bergeron married Miss Harnois, who predeceased him.

He is survived by several children, and also four sisters, Mrs. Desy, wife of Judge Desy, and Mrs. Laflamme, both of Three Rivers, Mrs. Ernest Bourbeau, of Champlain, and Mrs. Eva Heroux of Shawnigin Falls, and a brother, Irene, also of Three Rivers.

The Jewellery Workers and the Metal Polishers' Unions vented their little family trouble the other day on the floor of the convention of the A.F. of L. The Jewellers had been instructed to come to an agreement with the metal polishers with a view to combining for the greater good of both organizations.

Referring to the budget resolutions, Mr. Birks expressed the opinion that the tax as now arranged though very severe on the trade, is much fairer and more collectable than the arrangement previously proposed. "There are discrepancies," he said, "and unquestionably in the working out of the tax there will be many chances of fraud, and there should be heavy fines provided against any form of wholesale retailing."

Business is reported fair by Messrs. Birks, though several other prominent jewellers report a reluctance to buy during the past few weeks, due no doubt to hesitancy as to the tax question.

Mr. T. W. Wright, of P. W. Ellis and Co., Ltd., gave vent to a very apt opinion when he said the other day. "If the government had had the wisdom to consult with men who know these trades before taking any definite steps, they might have avoided a great many ludicrous errors."

Apart from little internal wranglings amongst themselves, the labor situation appears peaceful for the time being, though whether it is a durable peace or the calm before a storm, is perhaps hard to say.

Mr. Mire, of Mire Bros., left for Europe about the end of May, intending to see his people over there and at the same time visit the European diamond centres. Mr. Mire was accompanied by Mrs. Mire, and as this is his first trip to Europe since his marriage, it can be looked upon in the light of a honeymoon as well as a business trip.

This is a Good Month

for the RETAIL JEWELER to look over his stock again and make a final clearing out of old and unsaleable goods that not only take up valuable space, but affect unfavorably the appearance of your other goods.

The great increase in our refining business compels us to again increase our facilities, but this will not interfere with our prompt and efficient service.

Canadian Seamless Wire Co. Limited

REFINERS OF

GOLD SILVER PLATINUM

198 Clinton Street - Toronto, Ontario

ONTARIO

A deputation representing the Canadian manufacturers of French ivory and ebony toiletware had an interview with the Minister of Finance, Sir Henry Drayton, on June 1st, at his office in Ottawa. The object of this visit was to place before the Cabinet Minister the reasons for believing that the proposed 20 per cent. tax was unreasonable and excessive and would curtail the retail sales and severely cripple and possibly ruin this industry in Canada.

The deputation pointed out that this was comparatively a new industry in Canada and that its products consisted chiefly of mirrors, brushes, combs and manicure implements, none of which were such a luxury as to necessitate the tax of 20 per cent. The aim of the deputation was to have the tax reduced to 10 per cent., as in view of the need for taxes they believed that this tax would not seriously curtain retail sales, and would, therefore, not ruin this Canadian industry.

Previous to the visit they had consulted and interviewed the leading retail merchants, who, without exception, endorsed the attitude the deputation took.

The delegation consisted of representatives from the following manufacturers: The Stevens-Hepner Co., Ltd., Port Elgin; the Arlington Co., the French Ivory Products Ltd., the Pugh Specialty Co., Ltd., and Carl Austin & Co., all of Toronto. E. A. Kantel, Ltd., represented the wholesale trade.

A very courteous and attentive hearing was given by Sir Henry Drayton, and the request of the deputation was later granted.

The store of G. E. Meredith, 1242 St. Clair avenue west, Toronto, was entered by burglars early on Monday morning, June 14th, and goods to the value of $300 were stolen. The thieves made an entrance by cutting out a section of the back door. Mr. Meredith heard them making their getaway, but, beyond seeing three men, was unable to do anythnig. A number of the jewelry boxes were found next day buried on a vacant lot on Dufferin street, but that is the only clue uncovered so far.

A very enjoable picnic was held at High Park on Saturday, June 19th, by the employees of E. and A. Gunther Co., Limited. A good programme of sports and races was provided and about 200 sat down to a very enjoyable supper. Afterwards target throwing, putting the shot and other games were played and many prizes presented, everyone present declaring it to be the most enjoyable picnic the firm has ever held.

One of the oldest established businesses in Welland, Ont., has changed hands in the purchase of Mr. James Tucker's jewelry store by Mr. Harold Robinson. Mr. Tucker has been running a jewelry store in Welland ever since 1862, two years after he came to Canada.

G. M. Burke has purchased the store and jewelry business of D. M. Stringer at Killaloe Station, Ont., and being a graduate of the Philadelphia College of Horology, will pay special attention to expert watch repairing and engraving.

A facetious jeweler in Port Hope, when asked by a customer the price of some repairs to his watch, answered: "Two beans." The customer, who was a farmer, by the way, promptly took two common white beans from his pocket placed them gravely on the counter and walked out. The jeweler said if he had left two potatoes it wouldn't have been quite so bad. Perhaps that jeweler will take the hint and learn to use more correct English, when doing business in future.—Clinton "News-Record."

Agnew Bros., of Toronto, who were forced out of their store on Roncesvalles Ave., some time since by the keen demand for choice locations, have succeeded in securing suitable premises at No. 173, in close proximity to their old stand.

The firm of E. and A. Gunther Co., Ltd., have closed down the factory from July 1st to 15th for their annual vacation. The material department will continue to operate with a full staff.

WESTERN ONTARIO

Jewellers from all over London district were entertained at luncheon in the Tecumseh House, London, on June 9, by the London Jewellers' Club. On behalf of the members, President John S. Barnard extended to the visitors a warm welcome to the city and spoke briefly upon the excellent results to be obtained by working together. He then asked Mr. M. C. Ellis of Toronto to take the chair and conduct the proceedings.

Mr. Ellis spoke at some length, and was listened to with the closest attention. He went thoroughly into the new luxury tax and explained its vital importance and effects upon the jewelry trade. A number of questions were asked in connection with this matter, and were answered in detail by the speaker.

At the close of Mr. Ellis' address the London District Jewelers' Association was formed, and the following officers were elected:

Chairman, H. Richardson, Ingersoll; vice-chairman, J. E. Nelson, St. Thomas; secretary-treasurer, T.

Another and more charming group of U.F.O.'s and Nighties, rivals of the Centre Island ball field. These handsome players featured the Ryrie Bros. Picnic on June 21st.

The Waterman Factory

The new Canadian home of Waterman's Ideal Fountain Pens is the finest pen factory in the world! Canada's ever-growing population and ever-growing need for the famous pen demanded such a factory. And here it is, complete in every detail, to treble the output and satisfy every dealer who derives a good part of his revenue from the sale of

Waterman's Ideal Fountain Pen

and Waterman's Ideal Ink

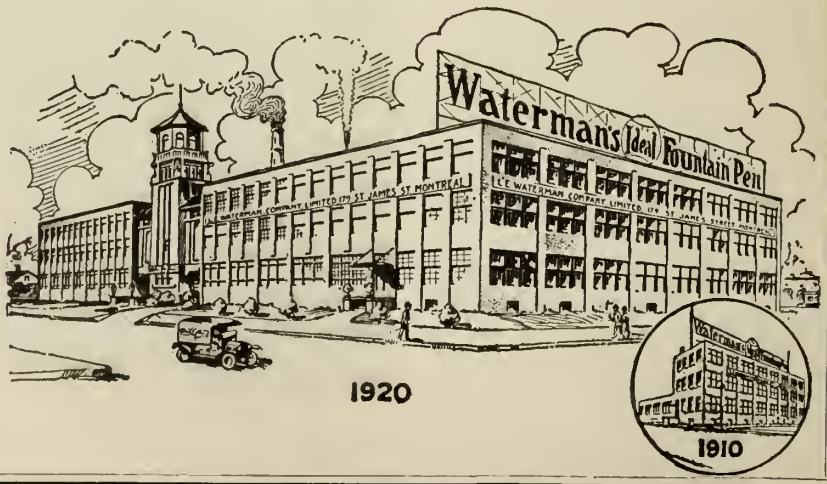
Such a huge structure cannot be equipped and put into full operation in a moment, but from now on this factory will enable us to fully supply the demands of Canadian dealers and leave a substantial surplus for export to every part of the British Empire.

L. E. Waterman Co., Limited

179 St. James Street
MONTREAL

Located at the St. Lambert end of the great Victoria Jubilee Bridge, which crosses the St. Lawrence at Montreal. Adequate space has been assigned to the manufacture of Waterman's Ideal Ink.

50,000 feet Floor Space



Wilford Jones, London: Eastern representative, A. H. Wilson, Woodstock; Western representative, J. C. Barr, Sarnia; Southern representative, J. B. Bambridge, Dutton.

Following the election, Chairman Richardson took the chair, and brief addresses were made by the newly elected officers.

Those who attended the meeting were: M. C. Ellis, Toronto; Carl A. Class, Watford; A. H. Wilson, Woodstock; D. H. Patterson, Strathroy; W. D. Paxton, Woodstock; P. W. Morton, E. H. Flach and J. E. Nelson, of St. Thomas; E. D. Bowlby and Y. McConnell, of Aylmer; S. G. Kinsey, Norwich; J. G. Bambridge, Dutton; C. E. Zurbrigg, Lucan; H. Richardson, Ingersoll; E. P. Battley and J. C. Barr, of Sarnia; A. Brittain, Wyoming; A. Woodroofe, Woodstock; C. E. Davidson, Glencoe; and the following from London: H. R. Allport, E. R. Hines, George W. Pitt, Charles F. Jones, T. Wilford Jones, Sam K. Milroy, N. Agranove, S. Thorne, A. Green, A. E. Cooper, Gordon Cooper, T. H. Baker, E. Underhill, John S. Barnard, C. R. Sumner, Chas. H. Ward, George Watson, Alfred Morphy, A. E. Turner, H. H. Young, W. G. Young and W. G. Afey.

At the annual meeting of the congregation of the Church of St. John the Evangelist, in London, N. F. Willmott was elected as a member of the select vestry.

Charles F. Jones, president of the firm of Charles F. Jones & Co., London, attended the International Convention of the Rotary Clubs of America at Atlantic City as representative of the London Rotary Club. At the close of the convention, Mr. Jones spent some days in New York on business.

Between the troubles caused by the luxury tax and the street car strike, London firms, both wholesale and retail, have been experiencing anything but smooth sailing. Business is reported as very quiet.

George E. Norton, a former employee of the Michigan Central Railway, was found not guilty when he appeared in court at St. Thomas, Ont., charged with stealing two diamond rings from the jewelry store of C. H. Hepinstall & Sons. One ring was valued at $310, and the other at $275. The rings were secured on December 23, 1918. Norton testified in his own behalf, and stated that after purchasing the rings he got intoxicated, and the jewelry and $200, with which he had intended to make a partial payment, was stolen from him. He left the city, and did not return again until recently. Since returning he had paid a part of what was owing on the jewelry. Judge Ermatinger declared that doing this might have led to serious legal complications.

Mr. and Mrs. Sidney Thorne (S. & M. Thorne, 59 Dundas street and 402 Ridout street, London, Ont.), contemplate paying a visit to London, England, sailing from Montreal on the "Megantic," July 24th inst. They expect to return early in September, consequently their business premises will be closed during the period they are away.

C. C. Douglas, manufacturing jeweler, engraver and optician, has opened a jewelry store in Listowel, in the building lately occupied by Mr. J. Gabel, Wallace street. He will carry a large stock and also give attention to repairing and engraving.

WESTERN CANADA

Parson Bros., of Lacombe, report a very steady trade in all their departments, being especially busy in the optical and watch repair. Surrounded by one of the most prosperous districts in Alberta, the trade is characteristic of the West, where the demand is for good substantial goods. Supplying jewelry for a hundred miles of territory may not mean much in a new district, but in as long settled a district as that around Lacombe, it assures a steady trade at all times.

The demand at present is for Sifton and Crown Derby china and there has been a run on Rogers 1847 silverware.

W. F. White, the Stettler jeweler, has found a move imperative in order to cater to his increasing trade, and, in moving, has secured a store with space twice the size of the old one.

The new stand is next door to the post office, making it very convenient for sending out mail orders with great promptness. The interior, which will be reached by two entrances, will be up-to-date in every respect. The optical department will now have sufficient space to adequately cater to the increasing trade. The repair department will no longer be crowded and the special orders for gold articles may now be filled satisfactorily.

The goods will be displayed to a great deal more satisfaction in the fine windows of metal and plate glass and in the new cases of the inside. Mr. White, who is a charter member of the Alberta Jewelers' Association, and is on the provincial executive, shows what hard work and progressiveness can accomplish in the west.

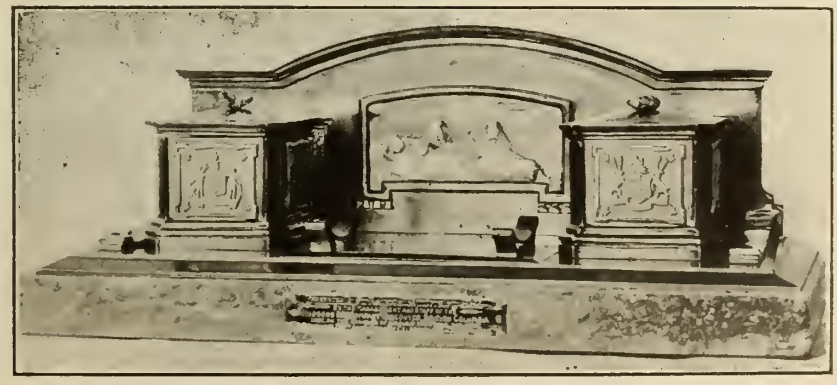
J. Price, of Macklin, intends locating his store in Bashaw, and has leased the D. E. Miller place for a term of years.

Frank J. McKinney, who for a number of years has been with Rowland & Campbell, Ltd., has opened up a jobbing business for himself at 258½ Portage avenue, Winnipeg. He will carry a general line of jewelry, featuring loose diamonds, and will also represent the high-class silverware line of Stanley & Aylward, Toronto and Montreal.

BRITISH COLUMBIA

On the occasion of his recent visit to Vancouver, to take part in the anniversary celebrations of the company, Sir Robert Kindersley, G.B.E., was the recipient of a handsome presentation at the hands of the executive and employees of the local Hudson's Bay store, a massive inkstand being selected as the presentation article. Copper, silver, gold and marble were used in manufacturing the stand. The marble was from the quarries at Texada Island, the gold nuggets came from Bakerville, the copper was obtained from the mines at Amyox, and the silver from the Dolly Varden mines at Alice Arm.

The coat-of-arms of the Hudson's



Inkstand presented to Sir Robert Kindersley by the Vancouver staff of The Hudson's Bay Co. The stand, which is made entirely of British Columbia products, is the work of the Vancouver Birks factory.

This illustrates our Chippendale Tea Set.

'HEIRLOOM' PLATE

Possesses exquisite beauty with a superlative quality and charm of appearance that assures a certainty of satisfaction. The varied 'HEIRLOOM' designs, in both flatware and holloware, are examples of the painstaking care and attention given to the minutest details by skilled craftsmen.

CANADIAN WM. A. ROGERS, LIMITED

TORONTO

Downtown Showrooms, Kent Building, Yonge St.

Made in Canada

Bay Company, and that of the City of Vancouver, appear on the inkwell worked in silver in bold relief; on the sides are depicted scenes representing the principal industries of the Pacific Province, i.e., fisheries, forestry, mining, and agriculture. At the back are shown two models of the original Hudson's Bay Blockhouse, exact replicas of the Bastion at Nanaimo, the only one remaining intact in the Dominion. The panel at the back represents the two lions which guard the entrance to Vancouver's natural harbor, Burrad Inlet. On the cover of each inkwell are original British Columbia gold nuggets. On the front of the marble base is a gold plate containing the inscription, while on the back is a plate intimating that all the materials used are indigenous to British Columbia, and that the stand was manufactured by Messrs. Henry Birks & Sons in their Vancouver factory.

Thomas Roden, a delegate from Toronto to the recent Manufacturers' Convention held at Vancouver, is head of the firm of Roden Brothers, silversmiths, Toronto. Mr. Roden, who came from Birmingham forty years ago to start his business career in Canada, was a City Father in Toronto for some years. Housing schemes are among his hobbies.

Harry Nye, who recently opened a jewelry and optical store in the upper region of Granville street, was a victim of a midnight visitor only a few days after opening. Entrance was obtained to the store by means of a passkey, and the store was pretty well ransacked by the burglar. The roll-top desk in the rear of the store was wrenched open and about $600 worth of jewelry removed from the safe. The peculiar feature of the nocturnal visit was that no marks were left on the safe door whereby a thief might be traced, and this absence of marking was taken advantage of by the insurance people, who are disputing the claim on the jewelry taken from the safe.

Walter M. Gow, Granville street, was also "touched" by a visitor who, in broad daylight, succeeded in getting away with a pad containing a number of tiepins. As far as Mr. Gow can remember the visitor asked to see some ear-rings, and, while he went to the window to bring out some new patterns, the visitor must have abstracted the pad from the showcase and concealed it under his coat. When Mr. Gow came from the window, the man immediately fancied one of the patterns and left in a great hurry, saying he would bring a lady right in to see if they were suitable. Neither he nor the "lady" ever returned, and pins to the value of $197 are also gone in the shuffle.

The members of the local Birks staff were made supremely happy by the intimation of their bonus for 1919, the amount of the bonus being equal to 8 per cent. of their salary for the year. This is the second year that Messrs. Henry Birks & Sons have shared their profits with their staff, and the cheques were received with keen appreciation and pleasure by those participating in the split.

Daniel J. Snider has now removed to fine ground floor premises at 54 Hastings Street East. He is just getting settled in his new quarters, where he has a very finely selected stock of general jewelry and optical supplies. The little store is bright and cheery in atmosphere, and business has been very good since the change.

Harry Pickering, the well-known jeweler and optical man, had the misfortune to sustain a dislocation of the left shoulder at the lacrosse match on Saturday, May 15. Harry is an old professional lacrosse player and still takes a very keen interest in the national game of Canada.

Messrs. Shuttleworth Bros., who recently opened in Grandview, have made several improvements in the store on Commercial Drive. Two fine wall cases have been installed for the better display of silverware, while the window displays have undergone a marked change for the better.

Messrs. Henry Birks & Sons have installed a handsome advertising show case in the lobby of the Vancouver Hotel, just across the way from the store. The new case will prove a splendid ad for the firm, as the goods will be seen by practically every visitor of note who comes to the Terminal City. An advantageous location has been secured for the case, close to the elevators.

Geo. E. Trorey, managing director of Messrs. Henry Birks & Sons, paid a visit to the firm's headquarters in Montreal to attend the annual meeting of directors of the company.

H. O. Pyper, representing the Ball and Hamilton watches, is in the city on a business trip from Winnipeg.

R. C. Manning, of Messrs. Tod & Manning, plans to travel to Portland, Ore., to take part in the big Shriners' convention slated for the Rose City.

Mrs. R. M. Tod has gone back east to visit her sister at Maple Creek, Sask. On her way back, she will be met at Kamloops by Mr. Tod, and the pair of them will indulge in a little fishing around the Kamloops district. We are hoping for a sample of the luscious trout Bob invariably lands on these frequent fishing jaunts —that is, if we are to believe all the fishing tales unloaded on the scribe.

A. J. Fox, buyer for silver, electroplate and cut glass for Messrs. Henry Birks & Sons, has returned to Vancouver after a successful trip to the markets of Eastern Canada and New York City.

The local Birks store supplied the cigarette cases presented by the Hudson's Bay Company to the heads of the local pageant celebration, on the occasion of that firm's 250th birthday anniversary. The case had the coat-of-arms of the Hudson's Bay Company engraved upon them, and they were handsome little souvenirs of the historic occasion. Messrs. Henry Birks & Sons had a beautifully decorated car in the procession. W. M. Carson and little Miss Carson rode in the floral bower, surmounting which was a neat little card bearing the words: "Birks congratulates the Hudson's Bay Company on their 250th anniversary."

Phil Friedman, who formerly lived in Vancouver, B.C., but was lately a well-known jeweler of Tacoma, Wash., met his death at Tacoma, as the result of a family quarrel at his home there. According to the story told to the police by Robert Friedman, the two men became embroiled in a violent quarrel, during which the elder Friedman drew a pistol. Young Robert rushed at his step-father with the purpose of disarming him, he claims, and in the struggle the weapon was discharged, the bullet entering Phil Friedman' temple. Police officers found three bullet holes in the woodwork of the two rooms through which the men fought. "My step-father was insane," Robert told the police; "his insanity was brought on from drink and running around with women."

NOVA SCOTIA.

The Halifax police have made the telegraph wires hot in an effort to find some trace of "D. C. M. Coughdon," a clever diamond thief, who escaped from Halifax with a quantity of costly gems and other valuables. The man registered at the Birchdale Hotel, where he gave out that he was an Australian ace, with a fine war record. He was lionized by people socially prominent, and was entertained at Government House.

OUR HEADQUARTERS

Entire second floor, fronting on McGill and Notre Dame Streets

DID YOU KNOW THIS ?

We have the largest line of watches in Canada.

A competent staff of expert watchmakers for timing, casing and regulating them.

We are direct importers of every Swiss watch we sell; and, remember, we sell every Swiss watch we import.

A complete stock of material constantly on hand for all our watches.

That we are Jobbers of Waltham Watches and American Watch Case Company cases.

We are the largest consumers in Canada of 8¾, 9¾ and 10½ ligne Bracelet Watches. There must be a reason. Write for samples.

YOURS FOR SERVICE

S. P. MYERS & CO.

Wholesale Jewelers

230 McGill St. - Montreal, Que.

We shall have an important announcement of interest to every Jeweler in Canada. Watch for it in the coming issues of this paper.

WHEN YOU RECOMMEND

DAVID BELAIS' 18K WHITE GOLD

(The white gold that stays white)

FOR REMOUNTS

YOU

are creating new business that

WILL LAST

You can furnish a mounting made of BELAIS' WHITE GOLD and about $175 WORTH OF DIAMONDS for the price of a mounting made of Platinum, assuming the mounting made of BELAIS' WHITE GOLD weighs 10 dwts.

The Color is the Same.
Styles in Jewelry Change.
Give It a Thought.

DAVID BELAIS

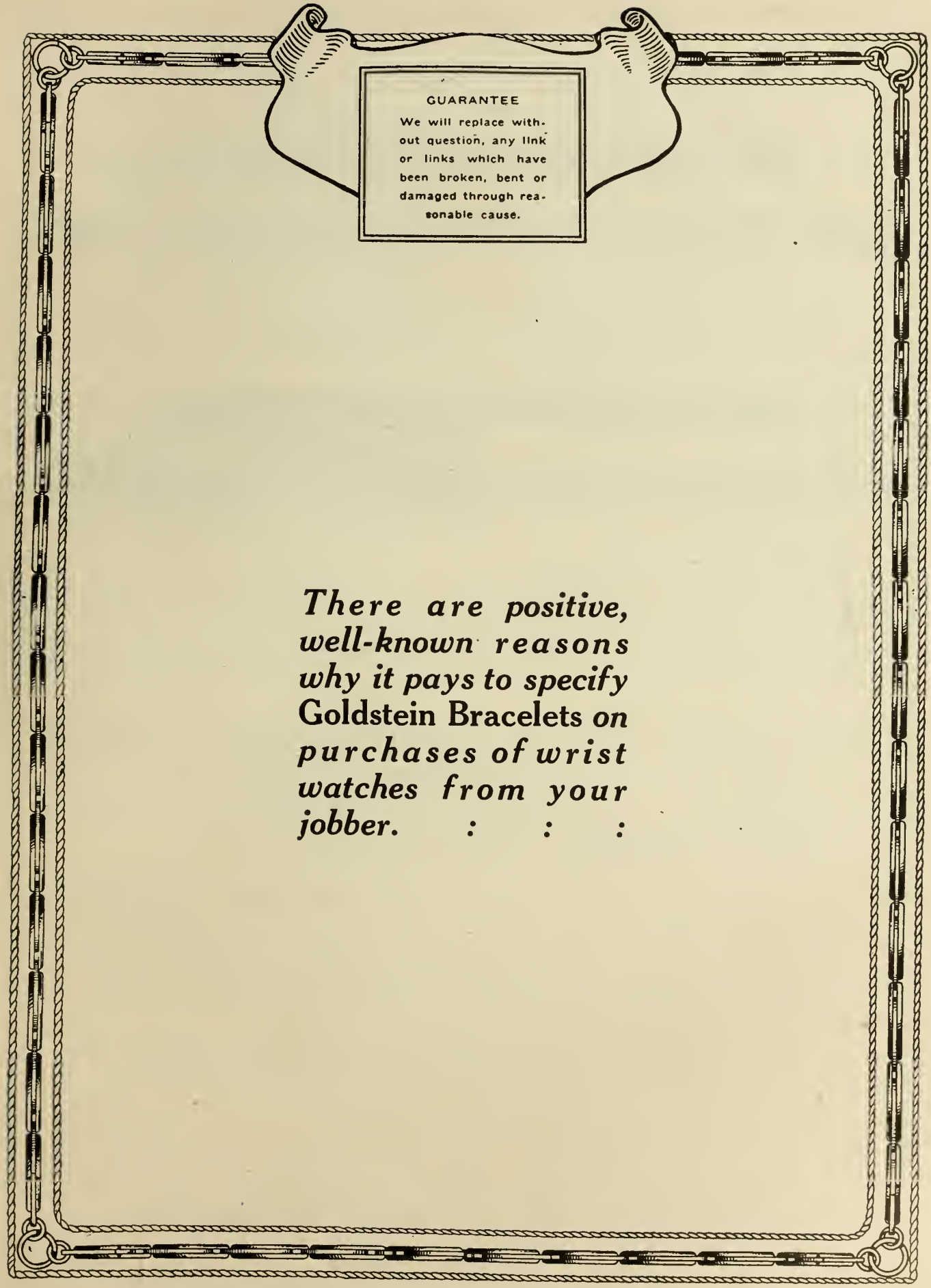
13 DUTCH STREET, NEW YORK

"Time is the soul of business"
and the
ELGIN
WATCH
the business man's timekeeper

Every Elgin Watch is fully guaranteed. All jewelers have Elgin Watches.
"Timemakers and Timekeepers."

The
Canadian Elgin Watch Company
LIMITED

Traders' Bank Bldg. :: Toronto

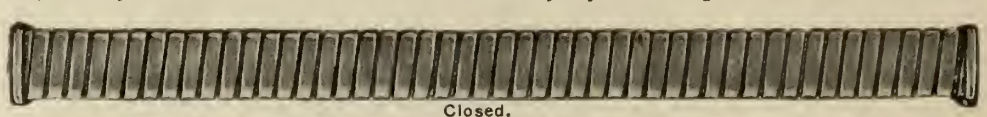

GUARANTEE
We will replace without question, any link or links which have been broken, bent or damaged through reasonable cause.

***There are positive, well-known reasons why it pays to specify* Goldstein Bracelets *on purchases of wrist watches from your jobber.* : : :**

SUREFIT

Means a perfect Watch Strap for both Ladies and Men, which can be worn with the greatest comfort and assurance that you are not going to lose your Watch. It is easily attached, requires no adjustment, and is always ready for use, as it does not become flabby by stretching.

MEN'S STRAP



PATENTED

Closed.

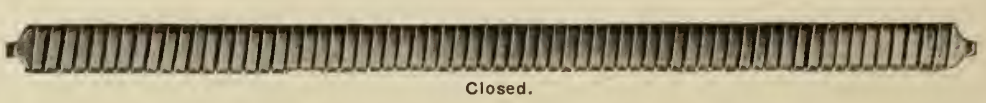
Bracelet Expanded.

Both the Ladies' and Men's Straps are made in 14 Kt. gold, 10 Kt. gold, 1/10 rolled gold plate, sterling silver and American silver, having in all qualities an expansion of 1¾ inches.

The catches on the Men's Strap are made in 5/16, 7/16 and 5/8 inch, which fit all size watch lugs.

Now is the time to stock this item.

PATENTED



LADIES' STRAP

Closed.

Showing Watch Hooks and Bracelet Expanded.

This item is not a novelty, but an article which will last and be worn as long as the Wrist Watch is in style, and it has come to stay.

Sold through the Wholesale Watch and Jewelry Trade.

BLISS BROS. COMPANY, - Attleboro, Mass.

"The House with Something New All the Time"

Popularity Means Continuous Sales

Mesh bags are being carried this season more than ever before. A popular demand is ever an opportunity for the aggressive dealer.

WHITING & DAVIS MESH BAGS

attract the admiring eye of your most fastidious customer. Their big appeal is in their luxurious silken mesh, general attractiveness, convenience and adaptability to every costume.

We are now showing a new and most attractive line for Fall selling.

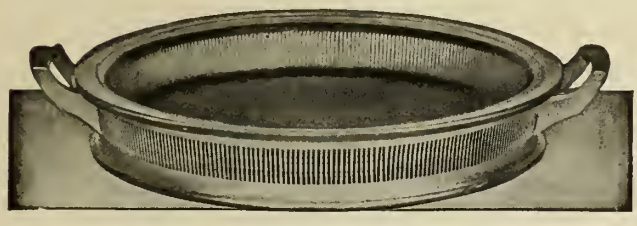
Mesh Bags are made of metal and are not classed as "jewelry" under the "luxury tax."

Whiting & Davis Company

Sherbrooke, Que.

CASSEROLES

No. 2747—7″ Round No. 2758—8″ Oval
No. 2748—8″ Round No. 2779—9″ Oval



No. 181 Pie Plate

This Trade Mark MID-SIL-CRAFT E·P· N·S· *Guarantees The Quality*

The Charm of MID-SIL-CRAFT Design

THE finest qualities of the silversmith's art plus unusual manufacturing efficiency uphold the prestige of the Mid-Sil-Craft trade mark.

The Middletown Silver Co., makers of Mid-Sil-Craft Silver Plated Tableware, are also the largest manufacturers of silver plated frames for Pyrex Cookingware.

Advertising in such magazines as "Good Housekeeping" keeps thousands of women acquainted with their product.

The Middletown Silver Co.
MIDDLETOWN. CONN.

Canadian Showroom and Sales Agents
John Round & Son, Limited
51 St. Paul St. West - - Montreal

Myotis Pearls

Guaranteed Indestructible

Because she's fastidious, don't hesitate to show her Myotis Pearls—they're the nearest reproduction of the genuine that human ingenuity can produce. Their beauty, their lustrous sheen, make an instant appeal—your customer says, "I'll take them."

The EUROPEAN Co

405-406 Confederation Life Building
Toronto Ont.

ROSARIES

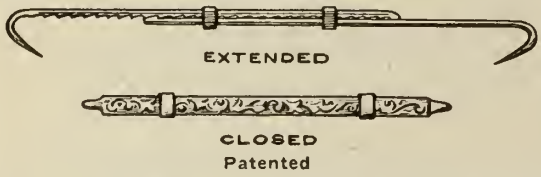
Gift-time is approaching, and, as usual, there are a number of people who are at a loss to know just what to give. Perhaps the party already has everything you can think of.

Progressive Jewelers, that is just your opportunity to render a service to your customers and yourself by proposing a Rosary as a gift to anyone of the Catholic faith. We are carrying an extensive range of different designs and novel colors that are sure to appeal to the purchaser; in fact, a line that you will be proud to offer to anyone—they are so attractive.

Write us about them to-day.

E. SAINT LOUP - Importer

46 Notre Dame Street West——————MONTREAL



The PIN that GRIPS and never SLIPS

SIMPLICITY

ADJUSTABLE
SOFT COLLAR PIN

WILL FIT ANY MAKE OF COLLAR

As simple to put on as the name implies.

AT ALL JOBBERS.

Manufactured in Canada by

Simplicity Collar Pin Company
110 Adelaide Street West
TORONTO, ONT.

Let Us Make It For You

We are capable of executing your orders with the precision that exemplifies the work of the master craftsman.

Platinum and Gold Jewelry

remodelled and made to any design you care to specify.

ROUGHTON & SKELTON
Limited
32 McGill College Avenue
MONTREAL

"KINGSWAY PLATE"

"FROM STOCK OR TO IMPORT."

Sucklings Limited, Birmingham, England

is back once more on the market, and dealers who have tried this line before will be quick to realize the opportunity that is afforded them, that of handling a line of plate that will conform to all expectations of the purchaser and that will compel an admiring attention by its neat patterns that feature a quiet and simple dignity that bespeaks refinement.

Write us to-day for a catalogue of the many designs that "Kingsway Plate" is produced in.

W. T. EVANS
LINDSAY BLDG., ST. CATHERINE ST. WEST, MONTREAL

We are carrying an extensive assortment of

BRIGHT BROWN

MELLEE DIAMONDS

suitable for manufacturer. We also have a collection of white stones in a large assortment of sizes and grades.

"Write us for a selection on approval"

EAVES BROS.

128 Bleury Street Montreal

E

A Dependable Line

There could be no more appropriate time than the present to fill in your stock with a Sorting Order of our

Solid Gold and Gold Filled Goods

You can depend on our line to satisfy the most exacting customers. Let us put you on our calling list.

JAMES EASTWOOD

Wholesale and Manufacturing Jeweler

65 Provost Street - NEW GLASGOW, N.S.

BABE'S
BEST FRIEND
PACIFIER
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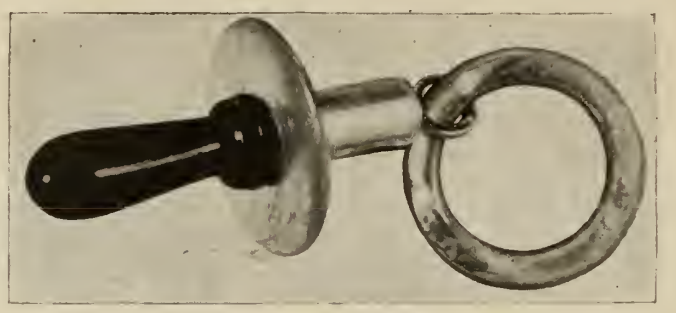

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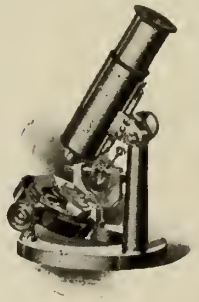

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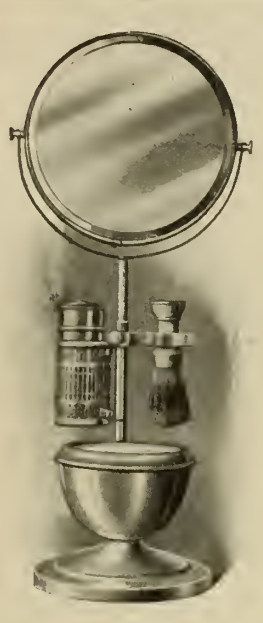

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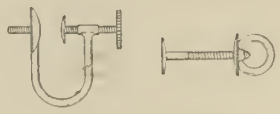

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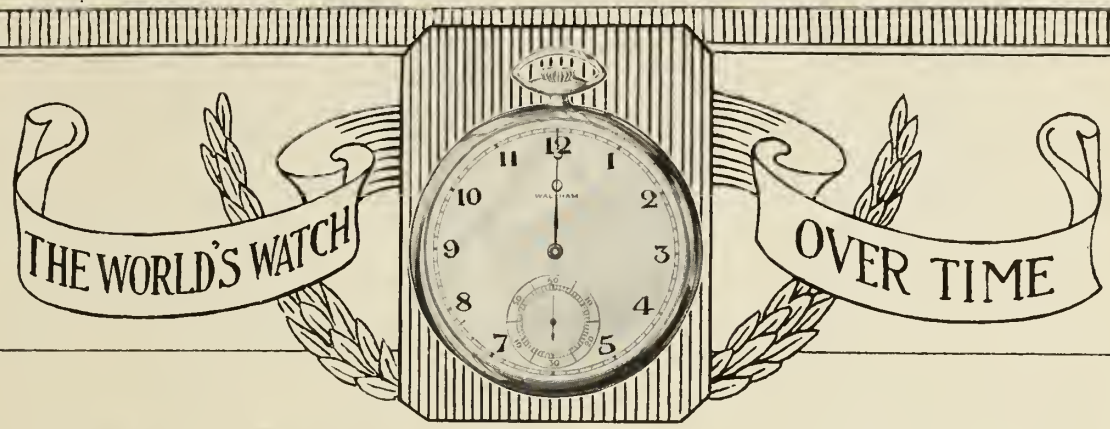

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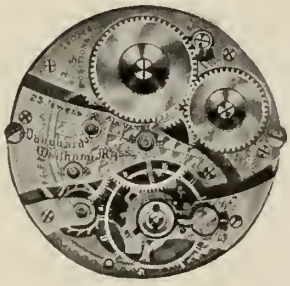

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August
1920

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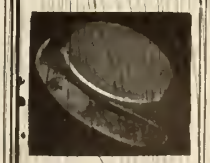
TORONTO, ONT.

G. W. Reid & Co., Ltd. of Truro, N.S., are our Representatives in the Maritime Provinces.

Open
the Door to
The House of
Quality

Here is the Key



The House of Quality

1883 ═══ 1920

If you long for the good old days when things were built to last a lifetime—

If you are opposed to the slipshod and the commonplace and feel it a duty to patronize whatever is sound and enduring—

Then become a member of that large fraternity who enjoy the standards of half-century ago, combined with the progressive styles and patterns of to-day.

House of Saunders-Lorie

Younger than Ever

Mr. LORIE PRESIDENT
Mr. LEVI - Vice President
Mr. RODEN Sup't

KEEPING AHEAD

More Than Ever

The standard set 37 years ago in the race for superlative quality is a positive illustration of "setting the pace." The enthusiasm of the race has ever inspired the Saunders-Lorie organization—it is such worthy incentives that have so assisted in the perfection of a truly high-grade and saleable line of gold and platinum jewelry.

Yet they cost no more than the ordinary kind.

Saunders-Lorie & Co.

LIMITED

Toronto - Canada

Quality First

·M·
TRADE MARK

Saleability

A most important feature in any line of merchandise. It is a point that every jeweler must investigate before buying; for even attractive, well-made merchandise may not be readily saleable.

The Milligan line possesses an appeal that "sells" the best customer with comparatively little effort.

Saleability, then, is one of the outstanding features of the Milligan lines.

W. A. MILLIGAN & CO.
LIMITED
137 Jarvis St. Toronto

The Cabinet with a Past---

This is the Home

Thirty-five years ago Mr. Coulter started to make silverware cabinets of the *better kind.*

Twenty-five years ago he opened up the old factory on Lombard Street.

Steadily increasing business made it necessary to move into larger and more up-to-date quarters on Chestnut Street.

From 15 to 25 years some of our workmen have been with The J. Coulter Company, Limited, and have achieved that standard of efficiency only to be gained through long experience and specialization.

The **J. COULTER CO.**

80 - 82 - 84

NEXT THE

The Cabinet with a Future---

This is the Product

The Stimulant Sales-Maker

Because—

It is made from very best imported material.

It is made by experts in the art of *superior cabinet-making.*

It is *beautifully finished* and *delicately lined* with the *very best quality* of *satins* and *velvets.*

Because—

We strive to improve, and keep on improving.

FOR IMMEDIATE DELIVERY FROM STOCK

Full range of Velvet Jewelry Cases—Purple, Green and Copenhagen.
Complete line of Leatherette Covering, also Fancy Paper-covered JEWELRY CASES.
COTTON—white and colored.
JEWELERS' SUPPLIES, Rubber Bands, Wood Mailing Boxes, etc.
SILVERWARE CABINETS of Mahogany, Oak and Walnut, also Tables with straight and curved legs.

of TORONTO LIMITED

Chestnut St.
ARMOURIES

The world comes to *Gundy - Clapperton* for Finer Cut Glass

THE superb beauty of design and inimitable craftsmanship of Clover-Leaf Cut Glass have won for this Canadian product a world-wide reputation.

Houses of international fame—importers in practically every civilized country — are numbered amongst our customers.

This world-wide interest would not be displayed unless Clover-Leaf Cut Glass was distinctly superior—finer in cutting, richer in quality, unusual in design.

The vase shown here is typical of many new creations evolved in our workshops. Hand-carved on flawless Belgian blanks, its scintillating beauty is enhanced by the rich intaglio treatment in which the fascinating floral motif is expressed.

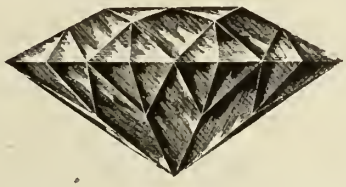
For better class trade—to arouse new interest in your cut-glass display — to make extra profits—secure a selection of the new designs and new effects in the world-famed Clover-Leaf line.

Gundy-Clapperton Co. LIMITED

Albert Street - TORONTO

710 Lumsden Building
Cor. Adelaide and Yonge Sts.

J. BOAS, Diamond Merchant



Mr. J. Boas, senior, is at present on a business trip to Europe to look over the world's diamond markets and secure further stocks.

During his absence, Mr. Jules Boas will be in charge of the Toronto office, and will be confined to Toronto and district until the end of September, when Mr. J. Boas will return.

Owing to this fact, customers at a distance will oblige us by writing for their requirements and approval packages will be forwarded on request.

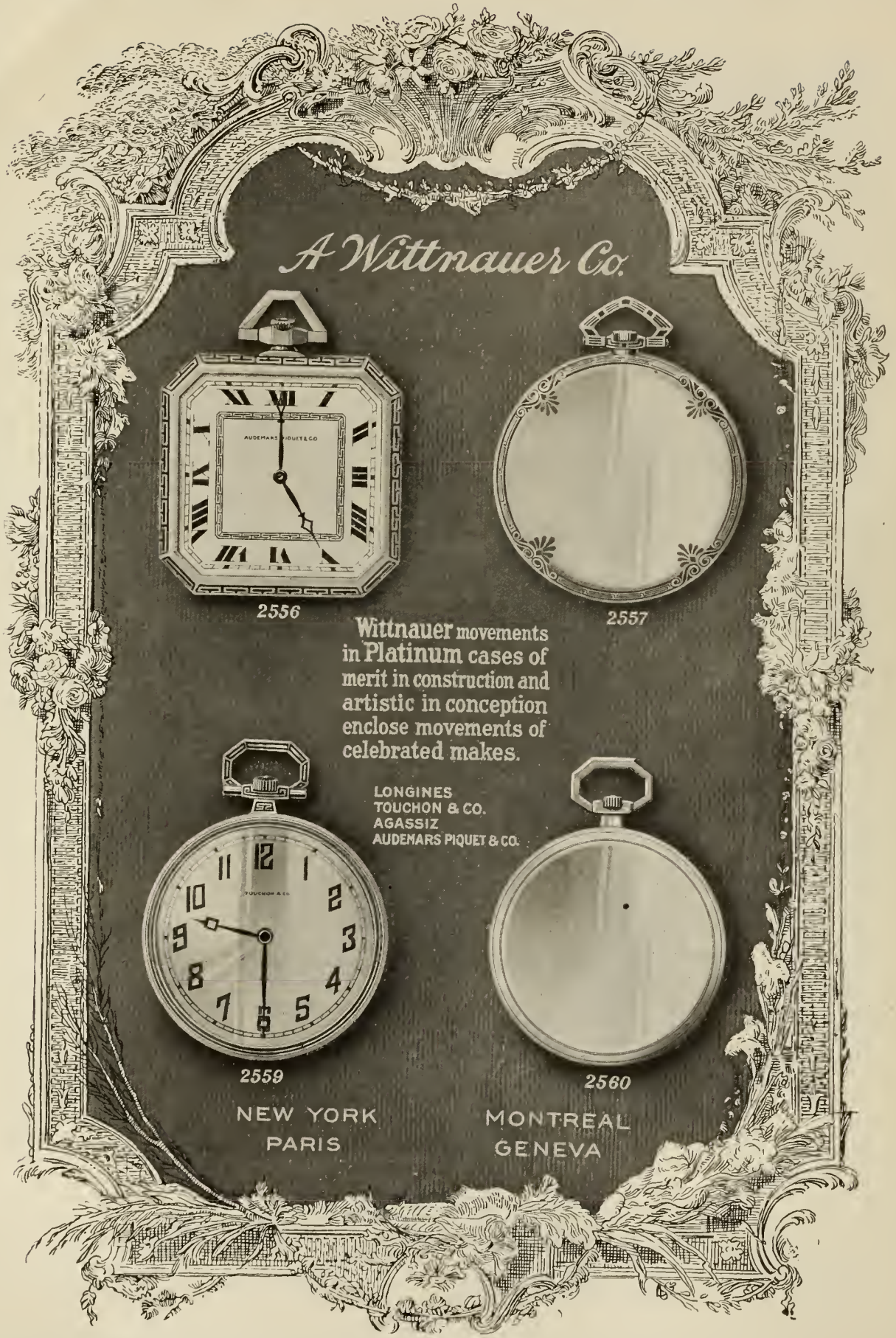
As we have grown up in the diamond business and have devoted our entire time and experience to diamonds, we are in a position to give you superior service and advice in making your purchases.

Our stock is very complete with a full range of sizes in all qualities.

J. BOAS

Exclusive Dealers in Diamonds

710 Lumsden Building - Toronto


A Wittnauer Co.
2556
2557
Wittnauer movements in Platinum cases of merit in construction and artistic in conception enclose movements of celebrated makes.
LONGINES
TOUCHON & CO.
AGASSIZ
AUDEMARS PIQUET & CO.
2559
2560
NEW YORK
PARIS
MONTREAL
GENEVA

A. Wittnauer Co.

NEW YORK
PARIS

MONTREAL
GENEVA

New productions of Superior Workmanship by the Wittnauer Craftsmen, enclosing the well known and celebrated Longines, Agassiz and Audemars Piguet & Co. movements are features of the 1920 offerings.

The Sign of A. WITTNAUER CO. WATCHES *Perfection*

GUARANTEE

We will replace without question, any link or links which have been broken, bent or damaged through reasonable cause.

ENDURANCE

The quality that tells in the "long run."

The quality that every customer looks for in **Watch Bracelets.**

An important feature of the **Goldstein Interlocking Snap Bracelet.**

Sold by American Watch Case Co., Waltham Watch Co. and All Leading Jobbers.

The Goldstein Jewelry Mfg. Co. Limited

Makers of High-Class Platinum and Gold Jewelry.

180 John Street, Toronto

"Gifts That Last"

A few of our large assortment of

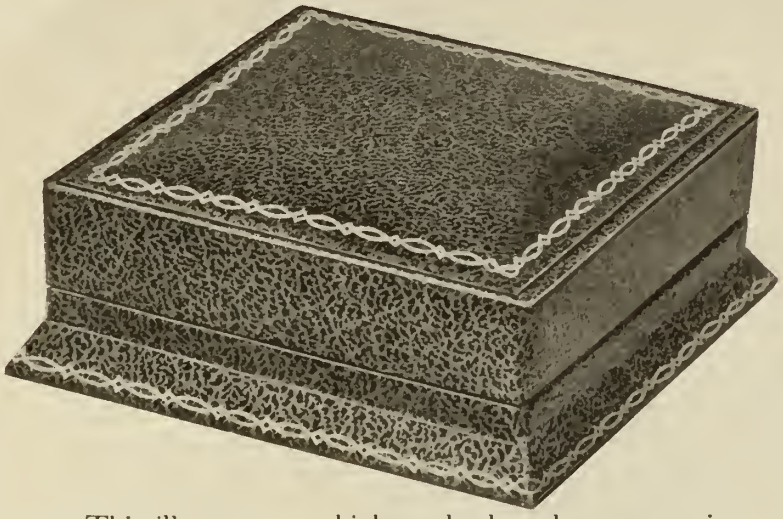
Plato Gold Pendants

The Goldstein Jewelry Mfg. Co., Limited

Makers of High Class Platinum and Gold Jewelry

176-180 John Street, Toronto

The Boxes For—"GIFTS THAT LAST."



This illustrates our high-grade domed top, extension base, box, covered in extra quality paper and decorated with gold lines. Lined with high-grade satin and velvet.

The finest line of paper jewelry boxes ever produced in Canada.

The Jeweller's name on every box if desired.

00- 1—Large Watch ..
00- 4—Pocket Knife..
00- 5—Large Lavallier
00- 8—Large Bar Pin
00- 9—Small Bar Pin
00-15—Large Universal
00-17—Large Brooch..
00-18—Small Brooch..
00-19—Locket .....
00-20—Scarf Pin.....
00-21—Link .....
00-26—Ring .....
00-27—Thimble .....
00-29—Screw Ear-ring
00-30—Drop Ear-ring.
00-63—Necklet .....
00-90—Small Lavallier
00-96—Small Brooch..
00-97—Small Universal
00-62½—Strap Watch.
00-55—Watch Bracelet
00-91—Long Bar Pin..
00-93—Convertible Watch .....
00-98—Gent's Fob ...
00-99—Pearl Bead ... Necklet .....
00-100—Large Necklet

Stock Color, Grey Covering, with Grey Lining

Each Box in a Glazed Covered Container.

Write for Prices.

Produced in the Factory of

E. & A. Gunther Co., Limited

TORONTO

Tools of Quality

Made by Kendrick & Davis Lebanon, N. H.

New Style Frame.
Illustration about 2/3 Actual Size.

This frame has the on or off friction nut, a device that will be appreciated by good workmen.

We have on hand

Staking Tools

with *New Style Frame* as illustrated.

These tools have

50 Punches and 14 Stumps

and are put up in Mahogany boxes.

The boxes are drilled to hold 100 punches and 24 stumps. You can add other styles at your convenience.

Order by number 15B.

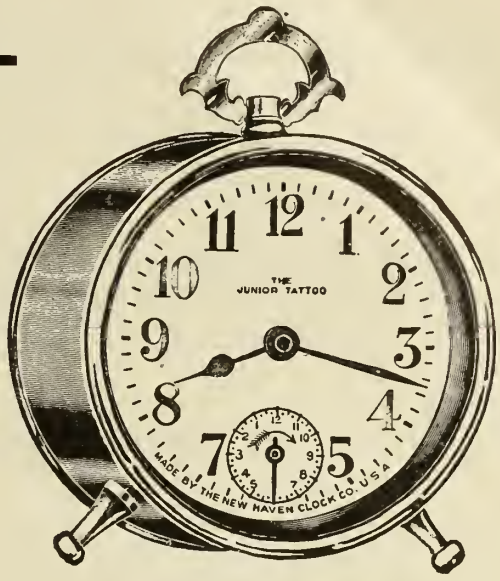
The price is $30.00.

Order From

E. & A. Gunther Co.

Toronto

BY INVITATION
MEMBER OF
NEW YORK U.S.A.



Actual Size

The New Haven Junior Tattoo Alarm

A Little Clock liked by all

—Suitable for Travellers

—An Accurate Timekeeper

E. & A. GUNTHER CO. Limited

TORONTO

Canadian Agents for

THE NEW HAVEN CLOCK CO.
NEW HAVEN CONN.

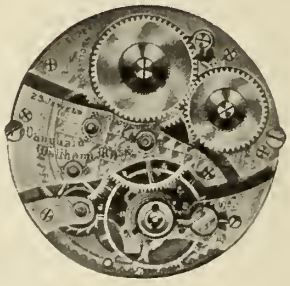
Just a little clock—only 3 inches high, yet perfect in every part. Has the intermittent feature, and is also supplied with the Radium dial at extra list.

WALTHAM RAILROAD WATCHES

Immediate Service Guaranteed

WALTHAM

"The World's Watch Over Time"



16 SIZE

Vanguard, 23 Jewels, 6 Positions, Winding Indicator	$115.00
Vanguard, 23 Jewels, 5 Positions	95.00
Crescent Street, 21 Jewels, 5 Pos., Winding Indicator	83.50
Crescent Street, 21 Jewels, 5 Positions	75.00
No. 645, 21 Jewels, 5 Positions	70.00
Riverside, 19 Jewels, 5 Positions	72.50

Equity Watches

16 size, 7 Jewel, in Nickel Case	$15.50
12 size, 7 Jewel, in Nickel Case	19.00
12 size, 7 Jewel, in "Superba" Gold-filled Case	25.50

List Prices (including "Turn-over" Tax 10%) subject to Waltham Discount, established Aug. 2nd, 1920.

ROWLAND & CAMPBELL, LIMITED

604 CANADA BUILDING

WINNIPEG CANADA

SELLING AGENTS.
Standard Silver Co., Ltd., Toronto.
Benedict Proctor Mfg. Co., Trenton.
Gundy-Clapperton Co., Ltd., Toronto
Gendron Mfg. Co., Ltd., Toronto
The Wahl Company, Chicago.
Conklin Pen Mfg. Co., Toledo

Established 1903.

ROWLAND & CAMPBELL, LTD.

Wholesale and Manufacturing Jewelers

Arthur E. Rowland — Shirley A. Campbell

Canada Building
WINNIPEG
Manitoba

August First.

FALL ANNOUNCEMENT

To Members of the Trade:

We are pleased to announce the Fall trip of our travelling representatives, Messrs. C. P. Knight, A. E. Dilger and Walter Eilers, all of whom will carry a most complete line for your inspection and approval. For Mr. Eilers, who covers the C.P.R. main line west of Regina to the coast for the first time, we bespeak the support of the trade, and assure all old and new customers the very best service in our power.

Our lines this season will embrace a large showing in Watches, Clocks, Gold and Plated Jewelry, Ivory Toiletware, Ebony Military Sets, Vanity Sets, Mesh and Bead Bags, Community Plate, Canadian and English Hollow Ware, also Gundy-Clapperton Cut Glass.

Special display of our own mountings in Diamond Rings, in all settings, will be shown by Messrs. Dilger and Eilers.

We are now sole selling agents and distributors for the "Bramley Ring" from Port Arthur west. Mr. Wm. Bramley, well and favorably known to the jewelry trade of Canada as a ringmaker, has produced many new and thoroughly up-to-date patterns, and has embarked in this line on an extremely large scale. We will have a splendid variety for your selection. You would be well advised to place these in stock immediately.

Eversharp Pencils, Conklin and Tempoint Pens should be ordered early to ensure having a complete stock. The demand is increasing rapidly.

ROWLAND & CAMPBELL, Ltd.

WE HAVE "VOGUE" PEARL ROPES IN A LARGE VARIETY AT ALL PRICES

Actual Size.

No. 2357—Red and white combination.

No. 2167 Orange blossoms, red, green or yellow gold.

No. 2329 Square chased, red, green or white gold.

No. 2125—Square tapered chased, red, green or yellow gold.

No. 2169—Wide Bridal Rose, red, white and green gold.

No. 1955—Narrow "Bridal Rose," green, red or white gold.

No. 2331—Red, green and white gold.

T. W. CAPP CO. WEDDING RINGS

We are glad to announce a new line of CAPP engraved Wedding Rings which are superior in every detail.

And at a propitious time, too, we feel — for never was the demand greater for wedding rings of *the better kind.*

To the trade CAPP Wedding Rings need no introduction. Their long established reputation rests securely upon the sound guarantee of "the utmost in quality and the finest in workmanship."

CAPP Wedding Rings possess a beautiful and lasting finish, obtainable only through the CAPP process of manufacture. Our engraved rings are all hand-engraved, which means—the best that can be produced.

We specialize in Engraved Gold Rings.

T. W. Capp Co., Limited

176-178 Richmond St. W., Toronto

Actual Size.

No. 1906 No. 2035 No. 2474
No. 1885
No. 2652 No. 2651 No 2650

"PLATINUM'S RIVAL"

Gent's Fashionable 18K White Gold and Green Gold Combination Mountings at Popular Prices

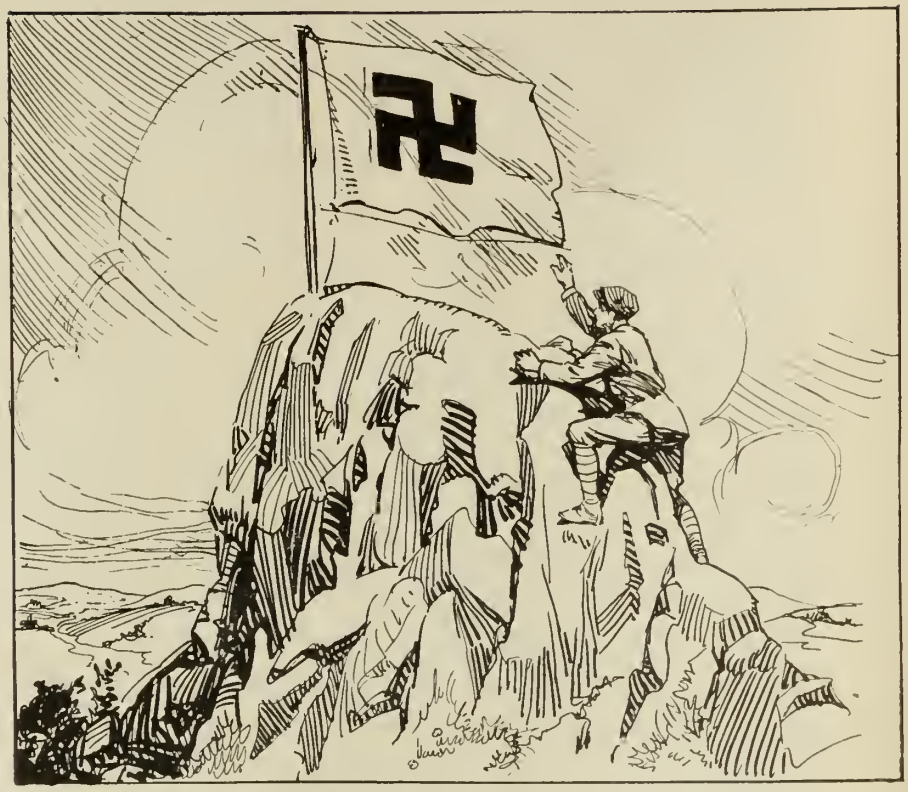
Extra Heavy—Richly Carved—Exclusive Designs—Twelve Styles

The above are entirely new lines with us and proving to be very popular sellers, owing to the fact that diamonds appear larger when properly set in this display setting.

Ask our travellers to show them to you.

T. W. Capp Co. Limited

176-178 Richmond St. W., Toronto



A High Standard

of Quality has ever been the Incentive of the Nolan and Strachan organization

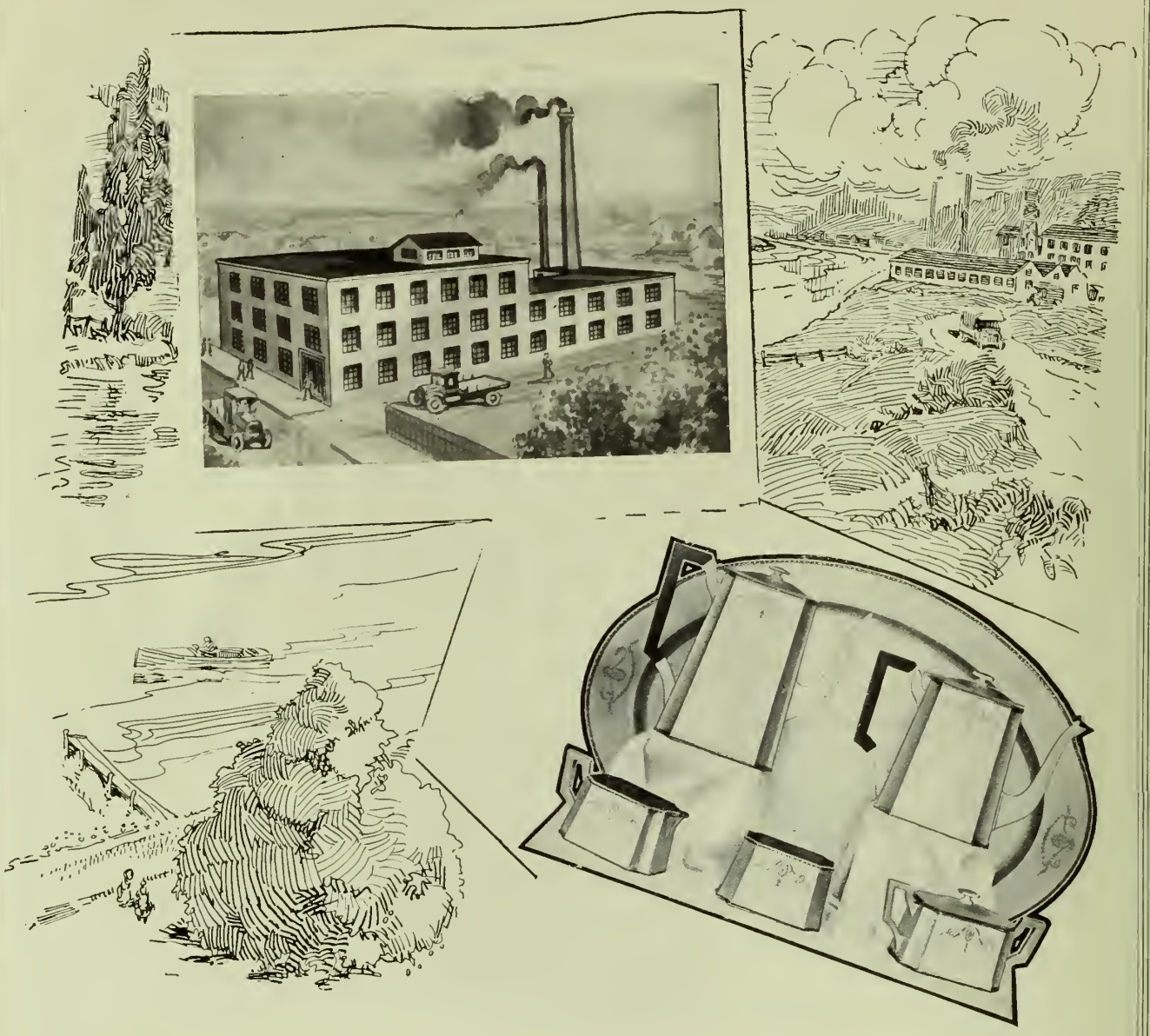
A definite standard of quality is ever a worthy incentive in the manufacture of any line of merchandise. The public demands quality nowadays—not jewelry "made to a price" or rushed through with large production for the sake of bigger profits.

You, Mr. Jeweller, know that quality is the soundest basis on which to build your business. Always we have set for ourselves a high standard of quality, and, having lived up to it, we are reaping the reward now, as demonstrated by the loyal support of our customers.

NOLAN & STRACHAN

Lombard Street - - - Toronto

Announcing
the Third Extension Anniversary
of
the House of
BENEDICT-PROCTOR



re LOW COSTS

Our costs are low for a great many reasons, a few of them being, that we are situated on the banks of the Trent River, where hydro power is generated from fourteen or fifteen power houses, one of them being less than a mile from our factory. Then, again, we pump our own water from the river, and, as a silver plating plant uses a great many thousand gallons of water every day, this is a considerable item, as our water costs us nothing.

Besides all this, our head plant in Syracuse is a great assistance because, when necessary, we have the use of their experienced engineers and also their expert designers, and we use, in a great many cases, the same patterns and designs that they use. We also have the use of their dies, moulds and supplies, most of our supplies being purchased when they buy the immense quantities that they have to for the United States trade. We also have the benefit of their experience and experiments.

Hence we are able to offer our customers high quality merchandise at low prices.

We manufacture a large line of silver plated hollow ware on Britannia metal and 18 per cent. nickel silver base, also Ormula gold and silver plated clocks, jewel boxes and novelties.

"Our latest line for the jeweler is Polychrome." We are also the originators of "Indestructo," all metal, silver soda service for the soda water fountain trade, which eliminates all glass and paper expense.

Our travellers are now on the road accepting fall orders and we are able to give reasonably prompt deliveries.

BENEDICT-PROCTOR MANUFACTURING COMPANY LIMITED

TRENTON—ONTARIO
1913 - 1920

L. G. Proctor
President

H. L. Benedict
Vice Pres.

MR. L. G. PROCTOR—The Proctor family is a veteran one in the jewelry trade. Many old friends will remember Mr. Proctor's "hail-fellow-well-met" personality when he was on the road for the Benedict Manufacturing Company years ago. Previous to that he was connected with the wholesale jewelry business, and during his sixteen years of connection with the silverware business has made many good friends from Halifax to Vancouver, and has absorbed a veritable mint of knowledge in connection with making and selling good silverware at low prices.

Mr. Proctor founded the Canadian company of which he is President and half-owner in January, 1913. He has just completed a necessary addition to his present factory in Trenton, and anticipates further additions this year.

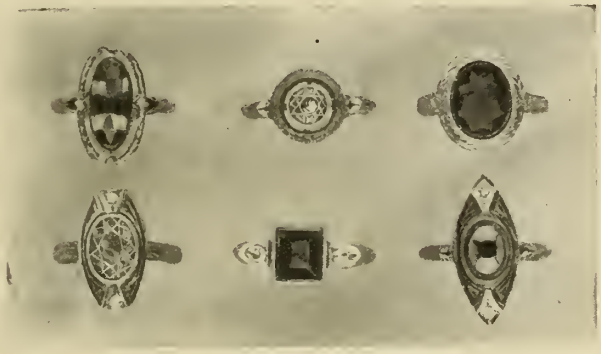
MR. H. L. BENEDICT—Mr. Benedict has been connected with this business practically all his life. Born in Saratoga, N.Y., and graduating from Syracuse University in 1895, he immediately started building additions to the old factory, built by his father, Mr. M. S. Benedict, in 1883. In 1902 Mr. Benedict incorporated the business which has so rapidly grown, and which now employs between four and five hundred men, the present floor space occupying 100,000 square feet. At the present time the Syracuse factory is unable to accept any more business, and will be obliged to refuse any during 1920.

Mr. Benedict is President of the Benedict Manufacturing Company and Vice-President of the Canadian Company.

REPRESENTATIVES
B·P.
J.H.R. PROCTOR (Retail)
TORONTO, MONTREAL, OTTAWA & QUEBEC
F.G. FAWKES
ONTARIO & MARITIME PROVINCES
A.E. ROWLAND
President Rowland & Campbell Ltd. Winnipeg
WESTERN REPRESENTATIVE
MR KNIGHT
ALBERTA & B.C.
MR HAZLETTE
SASKATCHEWAN

QUALITY MADE IN CANADA JEWELRY

The Trade Knows Anthony Bros. Jewelry—as Quality Jewelry

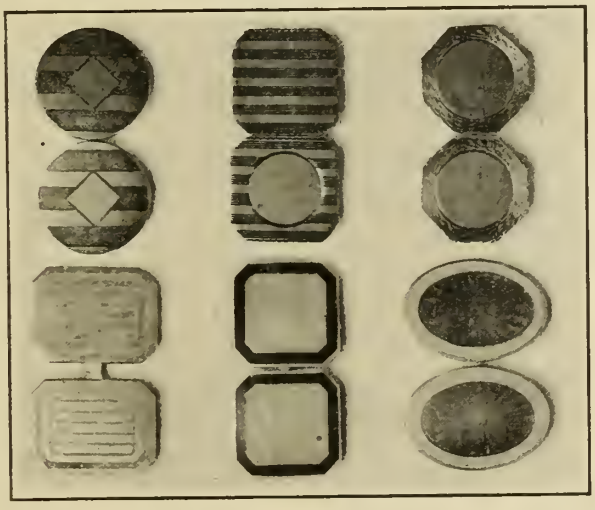


For Xmas selling make sure you see these attractive, truly quality lines:

14k Necklets **Lavallieres**
Pendants **Brooches**
Tie Pins **Rings**

MADE BY

ANTHONY BROTHERS



A constant demand awaits you for these beautiful lines of Cuff Links. They are made up in the newest creations in enamelled and engine-turned.

MANUFACTURED BY

Elliott-Bishop

SOLD BY

ANTHONY BROTHERS

Makers of High Grade Jewelry

24 Adelaide St. West :: Toronto, Ont.

REGISTERED TRADE MARK

When *You* Sell a

MYOTIS Necklace

It Sells Others

The Myotis is the line of pearls that you may safely recommend to your most particular customer.

It is a fact that they are so thoroughly satisfactory to its purchasers that they are constantly recommending them to their friends.

It is a pleasant surprise to new "Myotis" dealers to find their sales mounting and customer confidence increasing.

The Myotis pearl is the nearest reproduction of the genuine produced. Its lustrous sheen and dignified beauty appeal to everyone.

The Myotis Pearl is guaranteed against peeling or losing its orient.

Complete Stock Now on Hand.
Send for Appro. Selection.

The EUROPEAN Co

405-406 Confederation Life Building
Toronto Ont

The EUROPEAN Co
405-406 Confederation Life Building
Toronto Ont.

Progressive Dealers

We beg to announce that our travellers are now on their respective territories showing an extensive and varied assortment of Samples of Fall Goods.

Pearl String Necklettes
are in great demand during the late season, and we are carrying an extensive range of Indestructible Pearl Strings of the very highest grade, all absolutely fully guaranteed not to peel or deteriorate in color from body perspiration or atmospheric conditions.

They are also showing samples of—

CIGAR and CIGARETTE CASES—METAL, LEATHERETTE and VELVET COVERED JEWELLERY BOXES—
and
GOLD and GOLD-FILLED EARRINGS
and a general line of High-grade Gold-filled and Solid Gold
JEWELLERY
in a full and excellent assortment of the latest novelties and designs.

We feel positively sure that the time spent in inspecting the line will be to your decided advantage, as we are showing a range that any progressive dealer will be glad to look over, because they hold many possibilities that are even

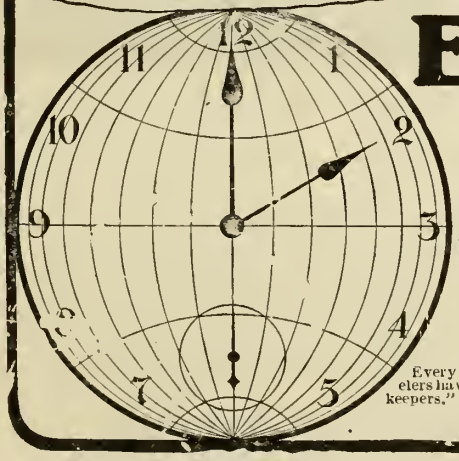
OPPORTUNITIES.

REPRESENTATIVES:

Montreal	Quebec	Western Canada	Western Ontario and Maritime Provinces
Chas. E. Demers	Theo Foisy	I. Sabbath	J. Kert

J. L. SABBATH & COMPANY
5 Notre Dame St. West - Montreal

Our whole terrestial being is based on time and built of time.
CARLYLE



ELGIN

TIME is the world's time ~

ELGIN watches the world's timekeepers

Every Elgin Watch is fully guaranteed. All jewelers have Elgin Watches. "Timemakers and Timekeepers."

The

Canadian Elgin Watch Company

LIMITED

Traders' Bank Bldg. :: Toronto

ELECTION WATCHES

View of the Election Factory, one of the largest manufacturers in the world of better grade watches.

Election Watches obtained the highest honor at the Swiss National Exhibition at Berne, 1914.

Election Watches, bracelet size, were the first to obtain the high honor of Kew certificates.

Every part of an **Election Watch** is manufactured at the **Election** factory.

A LASTING TIMEPIECE FOR A LIFETIME

Our travellers are now showing samples of Election Gentlemen's thin model and odd shaped gold Pocket Watches and Gentlewomen's fancy shaped Wrist Watches.

Samples will be gladly sent to legitimate Jewellers on approbation.

A post-card will bring you an Election catalogue.

GENERAL AGENTS

S. P. MYERS & CO.

Swiss Watch Importers

230 McGILL ST. - MONTREAL

ELECTION WATCHES

ELECTION WATCHES

ELECTION WATCHES

Waltham Watches Railroad Watches Strap Watches Bracelet Watches

Enamel Watches Fancy Watches Ribbon Watches Desk Watches Luminous Watches Fancy-shaped Watches

Election Watches Travelling Watches 8-day Watches Lever Watches Cylinder Watches Pendulettes

If Columbus did not start out to discover America he would never have found it

Make up **your** mind to look over our line of watches, **you** will discover European creations, new ideas, odd models, fancy shapes, as well as regular and popular models.

Jewellers from coast to coast are discovering new values and satisfaction in our merchandise.

It is not necessary **for you** to wait for one of our representatives to call. A post-card will bring your requirements through our Mail Order Department.

PROMPT EFFICIENT SERVICE

Materials constantly on hand for all our watches.

S. P. MYERS & CO.

Swiss Watch Importers

230 McGILL St. - MONTREAL

Unprecedented demand has caused us to postpone our important announcement to a later date.

Gold Watches Platinum Watches Sautoire Watches Pearl W atches

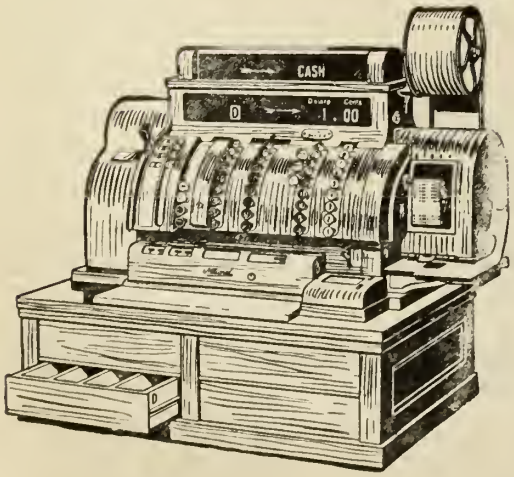
An up-to-date National Cash Register would tell if this clerk is worth the raise that he is asking for.

NATIONAL CASH REGISTER records would tell instantly whether this clerk had increased his sales enough to make him worth more money.

Up-to-date National Cash Registers give complete daily records of how much each clerk is selling and the number of customers each clerk is waiting on.

They show which clerks are the most valuable. They enable merchants to fix wages on actual selling records.

They give the records needed for a profit-sha ing or bonus system. This makes the clerks directly interested in the success of the business. It puts them on their mettle and results in increased business.

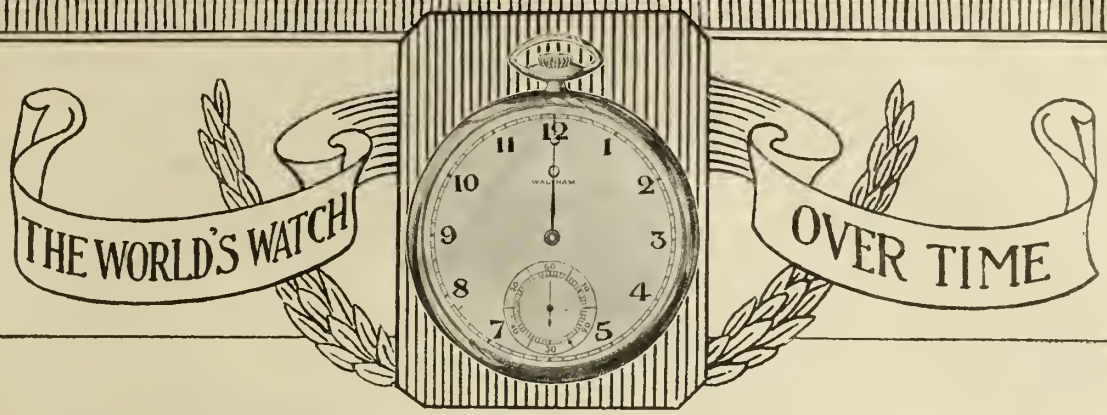


The National Cash Register Company of Canada, Limited

BRANCH OFFICES:

Calgary.....714 Second Street W.	London.....350 Dundas Street
Edmonton.....5 McLeod Bldg	Ottawa.....306 Bank Street
Halifax.....100-102 Granville Street	Quebec.....133 St. Paul Street
Hamilton.....14 Main Street E.	Regina.....1820 Cornwall Street
Montreal...122 St. Catherine Street W.	Vancouver.....524 Pender Street W.
Toronto.....40 Adelaide Street	St. John.....86 Prince William Street
Winnipeg.....213 McDermot Ave.	Saskatoon.....265 Third Avenue S

FACTORY: TORONTO, ONTARIO



By Selling Walthams you encourage Canadian Industry

MANY Waltham dealers have discovered that it is a good idea to dwell upon the "Made-in-Canada" feature when selling Walthams. It is only natural that a Canadian should feel satisfaction in knowing that the watch he is purchasing is, to a very large extent, a genuine product of Canadian industry.

The Waltham Watch is standardized—every part co-equal in utmost precision and uniformity.

The money earned by the employees of our Canadian plant is expended in Canada, thus contributing to the sum-total of Canadian prosperity, which means so much to every merchant.

Sell Walthams for their unrivalled quality, and let it be known far and wide that Walthams are entitled to be called a Canadian product.

Waltham Watch Company, Limited
MONTREAL

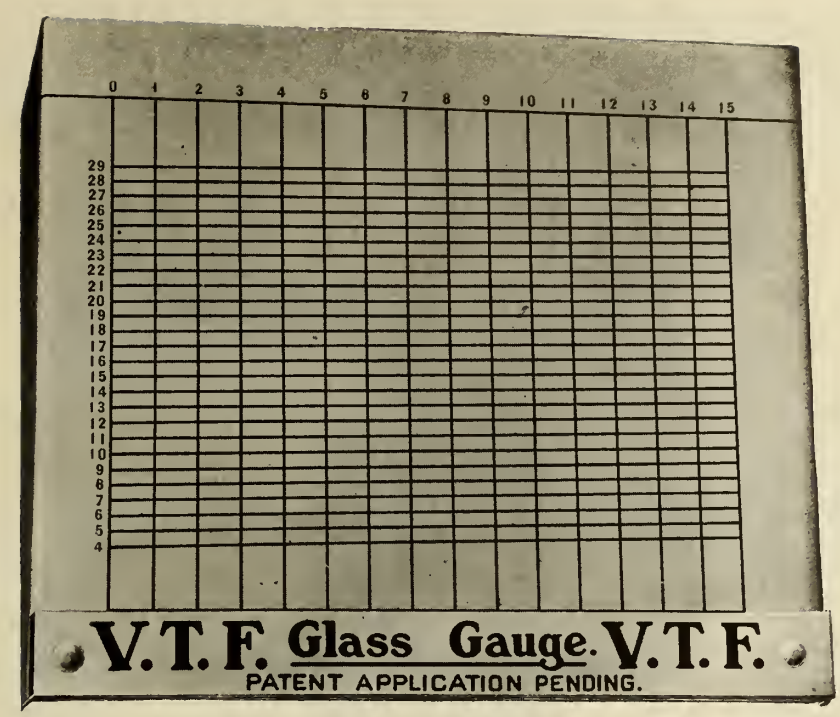
Makers and Distributors of Waltham Products in Canada

Factories: Montreal, Canada; Waltham, U.S.A.

* * *

Have you received a copy of our latest list dated Aug. 2nd?

V.T.F.
20 2/16
20 2/8
5
V·T·F
WATCH GLASSES
They satisfy
the World
HAMMEL, RIGLANDER & CO.
Sole Importers
NEW YORK, U.S.A.



The gauge illustrated above, especially designed for users of V.T.F. WATCH-GLASSES, is the most perfect and simple one now obtainable. It is made entirely of brass, the surface is etched and filled in with black enamel, leaving it perfectly smooth.

DIRECTIONS: Place the glass against bottom rule, move from left to right until the upper edge of the glass intersects a slanting line. The slanting line will give the number and the vertical line the sixteenth.

No user of V.T.F. WATCH-GLASSES can afford to be without this gauge

Through the courtesy and co-operation of the Tool and Material Jobbers, the gauge will be sold to you at actual cost, plus distribution charges, viz., in the United States at 85 cents and in Canada at $1.10 each.

Ready for distribution—Order from your jobber now.

Hammel, Riglander & Co.

Importers

NEW YORK, U.S.A.

ELBICO

"*Quality Watches*" are the only ones that should find place in a Jewelry Store.

The ones we enumerate here are such, having proved their worth after a great many years of successful trial.

The "*Mars*" is made only in small Bracelet Watch sizes, 15 jeweled, 8¾, 9¾ and 10½ Ligne.

The "*Elbico*" in 0S, 12S, 16S and 18 size Standard grades.

The "*Civitas*" in 12S and 16 size, 15 jeweled, moderate price, fitting all American Cases.

The "*Hamilton*" and "*Waltham*" are Standard American Watches.

Our "Travellers" show them; and in case they do not call, write us, and we will look after you.

Besides "Watches," we carry a general line of American and Canadian gold and gold-filled Jewelry in splendid variety.

Watch Materials
Tools and Clocks

Diamonds
Loose and Mounted

The Levy Bros. Co., Limited
HAMILTON, ONTARIO

MARS

ROLEX

ROLEX
BRACELET WATCHES

9 and 11 Line ALONE have passed the

Kew "A" Test

This is the HIGHEST distinction to be gained at the famous

ENGLISH OBSERVATORY

Rolex Interchangeable Spare Parts

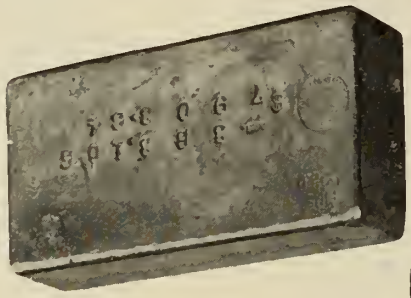
IN ALL SIZES ∴ KEPT IN STOCK

ROLEX WATCH CO.

8-10 WELLINGTON ST. EAST
TORONTO

Canadian Representative
F. NORMAN NORTHCOTE

This Brick Cost $7,903.64



IT measures only 7 x 3½ x 1½ inches in size.

But it weighs 383.105 ounces—over 23 pounds—and is solid gold, 998 fine.

When it is melted down and mixed with an alloy of copper, silver and zinc, you have the gold stock which has made Winged Wheel Watch Cases famous.

For an 18-karat quality, 250 parts of alloy are mixed with 750 parts of gold; for a 14-karat quality, 415 parts of alloy are mixed with 585 parts of gold; for a 10-karat quality, 583 parts of alloy are mixed with 417 parts of gold.

These are the principal grades or qualities for trade purposes.

Gold and alloy are melted together in graphite crucibles in the intense heat of a special gas furnace.

The mixture is then poured into a mold and cast into flat bars.

This is the first process in the making of a Cashier or Fortune Quality Winged Wheel Case. Upon the care and exactitude with which it is carried out depends the uniform high quality which has won supremacy for Winged Wheel Cases.

This is No. 1 of a Series on the Making of Winged Wheel Watch Cases.

WINGED WHEEL

The Trade Mark of Quality

The American Watch Case Company

of Toronto, Limited

511 King Street West, Toronto

THE TAVANNES WATCH COMPANY—*Promoting Co-operation—No. 2*

The kitchen illustrated above is the one wherein the employees' meals are prepared. This is one of the interior views of the building erected by the Tavannes Watch Company for the benefit of their employees.

The floor of this kitchen is all inlaid tiles. The walls and ceiling being white enamelled, make it possible to have it washed out completely every morning.

It is steam heated and fitted with every modern convenience, including cold storage vaults, ventilators, gas stoves, etc., etc.

This kitchen is in charge of an expert chef, who has several assistants. Girls from the factory take turns in doing duty in the kitchen, being allowed leave of absence from their duties in the factory without loss of pay while working in the kitchen.

This is one of the features of the building erected by the Tavannes Watch Company solely for the benefit of their employees. The reason for it is that

The Tavannes Watch Company believe that a satisfied workman is an essential asset to a perfect product.

We will illustrate another feature of this building in the next issue of THE TRADER AND CANADIAN JEWELER. Watch for it!

Schwob Bros.

Agents for The Tavannes Watch Company

McGill Building MONTREAL

Electric

Let *Electric Chain* Link up Permanent Good-will with your Business

For the chain you sell is an important feature in retaining and increasing customer good-will.

Electric chains are made by experienced workmen, and the modern factory, complete and up-to-date machinery used insure a high-grade, efficient product.

For Chain, see

The Electric Chain Company of Canada, Limited
TORONTO

Chain

"ELECTRO" SILVER POLISH

Has No Equal

For Cleaning Silverware

Sold by All Leading Jewelers

Quality and Quantity

This is obtainable through the usual wholesale channels, and is profitable for you to handle.

To All Jewelers Handling Phonograph Supplies

I have a complete stock of several well-known lines of high-grade Phonograph Needles as well as a complete stock of Accessories for Phonographs.

I would be pleased to hear from you regarding my lines. I will be glad to mail my catalogue and price lists on request. Please let me hear from you to-day.

H. A. BEMISTER
122 St. Antoine Street Montreal, Que.
Main 7932

Every Eversharp Helps Make a Steady Customer

Because it is always sharp yet never sharpened, Eversharp provides perfect writing efficiency.

Because it is built for lifelong service, Eversharp assures unequaled writing economy.

And because it is popularly priced, Eversharp makes certain a wide demand among all classes of writers.

In addition, note that Eversharp sales are establishing a big repeat business for Eversharp Leads, leads with a fineness, firmness and smoothness all their own.

Write for the interesting Eversharp catalog and literature. Address the Canadian representatives:

The symbol of perfect writing—the mark of Eversharp Pencil and Tempoint Pen.

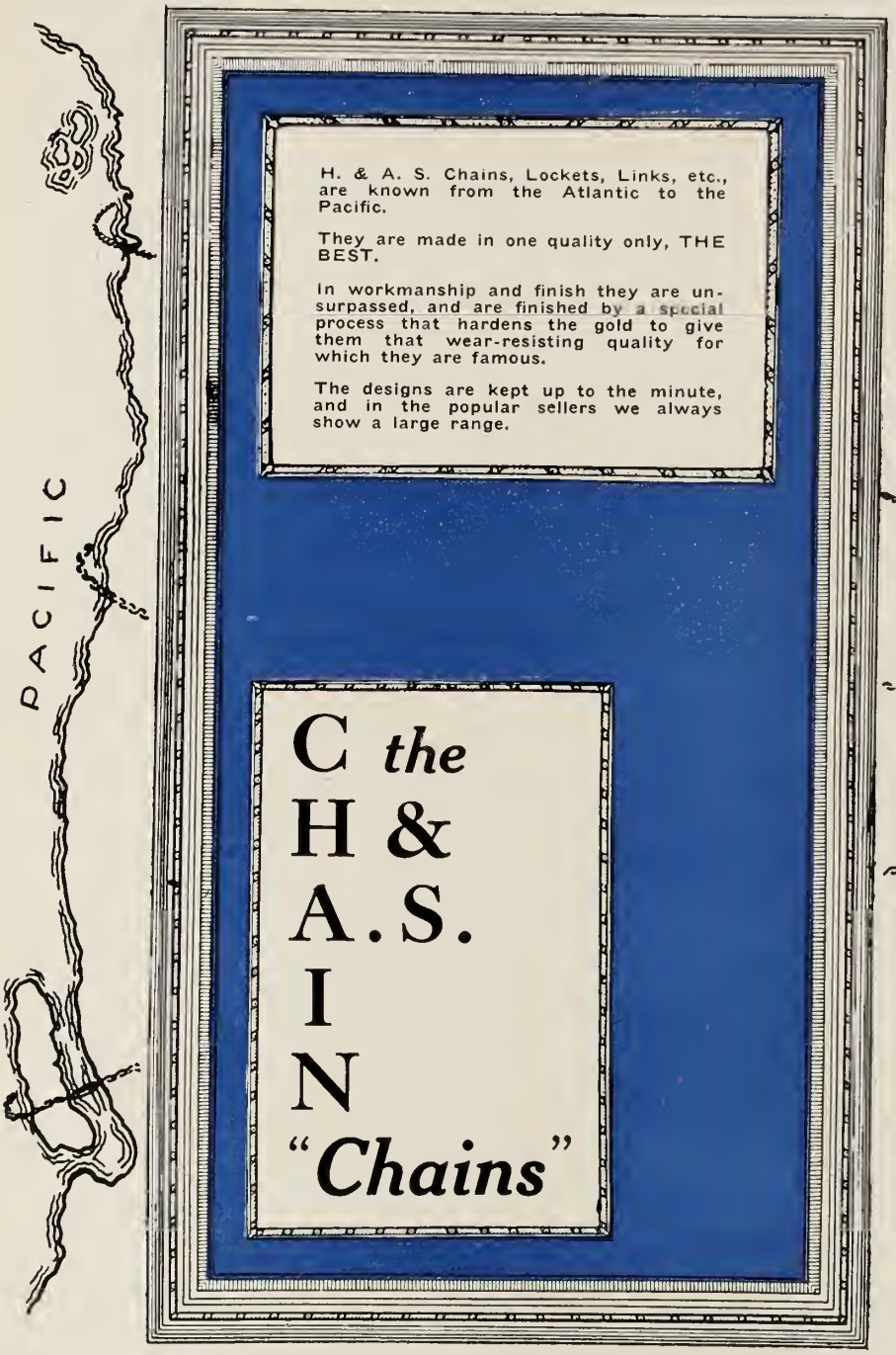
Rowland & Campbell, Ltd.
Winnipeg, Manitoba

Consolidated Optical Co.
Toronto, Ontario, and Montreal, Quebec

EVERSHARP
The name is on the pencil

Made and Guaranteed by
THE WAHL COMPANY, Chicago

LINKING COA



H. & A. S. Chains, Lockets, Links, etc., are known from the Atlantic to the Pacific.

They are made in one quality only, THE BEST.

In workmanship and finish they are unsurpassed, and are finished by a special process that hardens the gold to give them that wear-resisting quality for which they are famous.

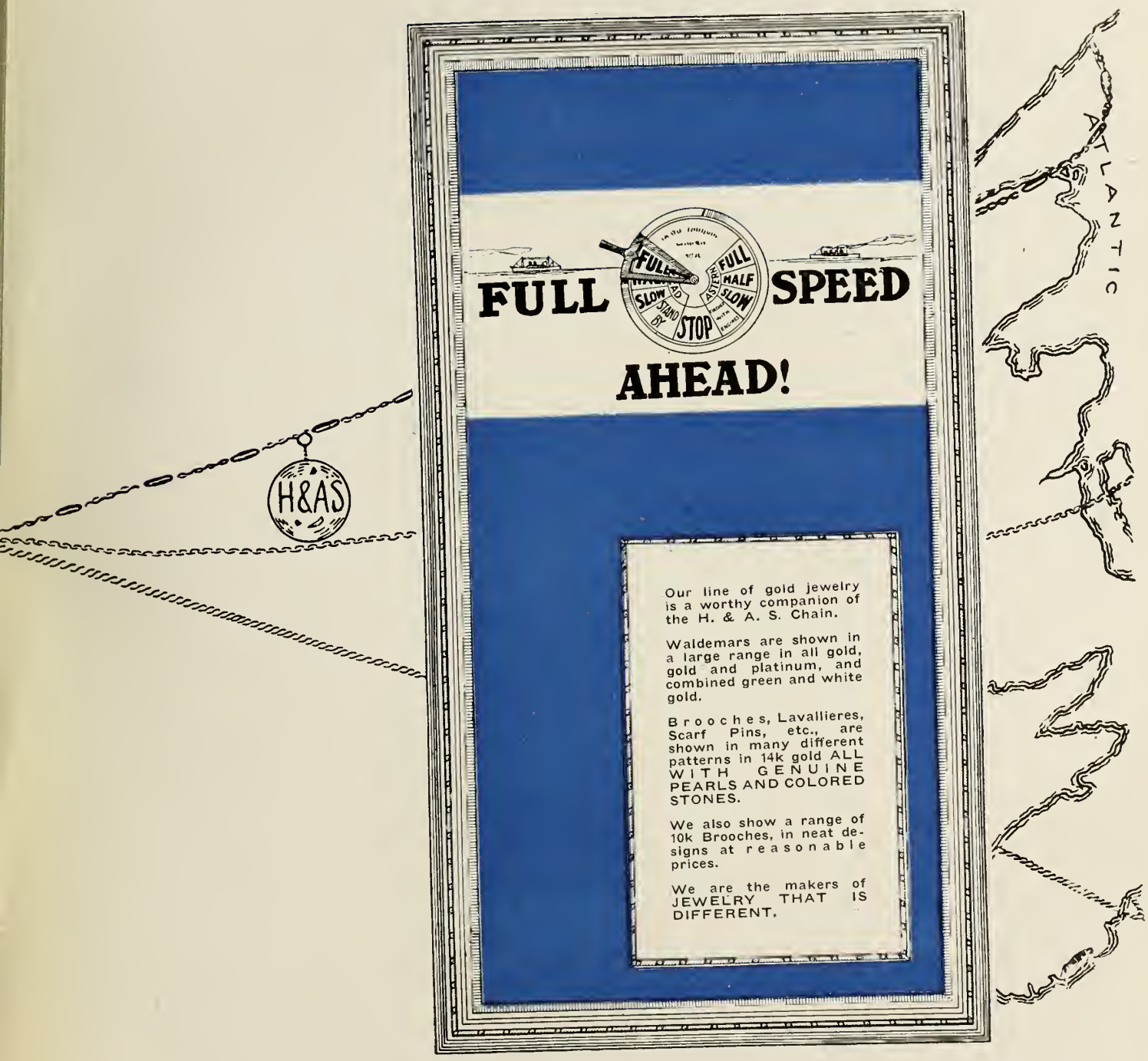
The designs are kept up to the minute, and in the popular sellers we always show a large range.

C *the*
H &
A.S.
I
N
"Chains"

H. & A. Saun

Toronto

ST TO COAST


FULL SPEED AHEAD!
FULL
HALF
SLOW
STOP
STAND BY
ASTERN
AHEAD
H&AS
ATLANTIC
Our line of gold jewelry is a worthy companion of the H. & A. S. Chain.
Waldemars are shown in a large range in all gold, gold and platinum, and combined green and white gold.
Brooches, Lavallieres, Scarf Pins, etc., are shown in many different patterns in 14k gold ALL WITH GENUINE PEARLS AND COLORED STONES.
We also show a range of 10k Brooches, in neat designs at reasonable prices.
We are the makers of JEWELRY THAT IS DIFFERENT.

ders, Limited

- Ontario

COMMUNITY PLATE

Desired by All Women

For Correct Service

COMMUNITY PLATE

The Ideal Gift *Made in Canada*

ONEIDA COMMUNITY LIMITED, Niagara Falls, Ontari

322 McIntyre Building, Winnipeg, Man. 404 Ryrie Building, Toronto, Ont.
128 Bleury Street, Montreal, Que.

THE TRADER

With Which is Incorporated
THE CANADIAN JEWELER
Official Organ of the Canadian Jewelry Trade

Vol. XLI. **Toronto, Canada, August, 1920** **No. 8**

Outlook Shows Only Prosperity

IT is with every confidence that the jewelry trade of Canada enters upon another fall season and nothing could reflect its healthy condition more clearly than the appearance of this forty-first anniversary number. Never in its history has the trade been through a period of such stress as during the past five years and the successful manner in which it has overcome difficulties of all kinds affords a strong tribute to the business acumen and capabilities of the men engaged in the distribution of jewelry and its allied lines in Canada.

There have been disturbances of every possible variety in the way of strikes, high cost of materials, embargoes, shortage of goods and high taxation, but the trade has successfully overridden all obstacles to its development and is now in a better position than ever before. Conditions are rapidly returning to normal in many ways, and while internal taxation is still excessive and unreasonable, there is ground for hoping that another year will see the system changed and the trade freed from objectionable legislation. But with all the handicaps that it has had to overcome, the state of affairs has never been as bad as it was painted, there has been a succession of good years, whether due to the extra advertising that jewelry received or not, it is hard to say and such a thing as a failure of importance has become almost entirely unheard of. It is with a large measure of satisfaction therefore, that the trade should contemplate the buoyant conditions prevailing as is exemplified by the splendid displays in this fall buying number.

As to the future of the trade, there can be no question any more than there can be of the future of Canada. Ever since the armistice there has been a prevalent fear that sooner or later the whole commercial system was bound to collapse and that conditions could only be righted through the media of a financial panic and a period of severe depression. This has been responsible for a great deal of nervousness and uncertainty, but as the trade barometer continued steady and the signs of collapse became less and less threatening, confidence was restored and a gradual improvement was noted. Now comes a rather surprising statement, attributed to Mr. C. W. Barron, a recognized financial authority of Boston, who said in a recent article: "We have had the panic and the people do not know it. Money has doubled in price and securities have been cut in two. But, as it was done in six months and not in six days, the facts have never been printed in the newspaper headlines and the people don't know it."

Mr. Barron's opinion on the subject is very probably correct, so that the trade should appreciate the fact that the panic period has been passed, that the country is now well on the way to restoration to normal conditions and that the future indicates nothing but prosperity.

One highly satisfactory outcome of the difficulties attendant upon doing business of recent years has been the shortening of terms. A great many retailers have been added to the number who appreciated the advantages of quick turnovers and never in the trade's history have discounts been so generally taken. The result has been that the entire trade has financed sales of a much larger volume than ever before and with much less borrowing from the banks. The immense benefits that accrue to the trade in general through such a condition should encourage a strong effort to retain the advantage although, with the restoration to normal conditions, there will be a tendency to return to the former situation in which long terms and heavy discounts prevailed. But this should be checked by every possible means.

The Canadian trade is now entering upon a new era in which it has every chance of elevating its standards until what are known as trade abuses shall have become a thing of the past. It is in a highly satisfactory financial position, it has a most cordial relationship existing among the various branches, and between the great majority of the members in each branch, and it has a national organization that has been tried in a very critical period in the trade's history and found to be capable of prompt action and real achievement.

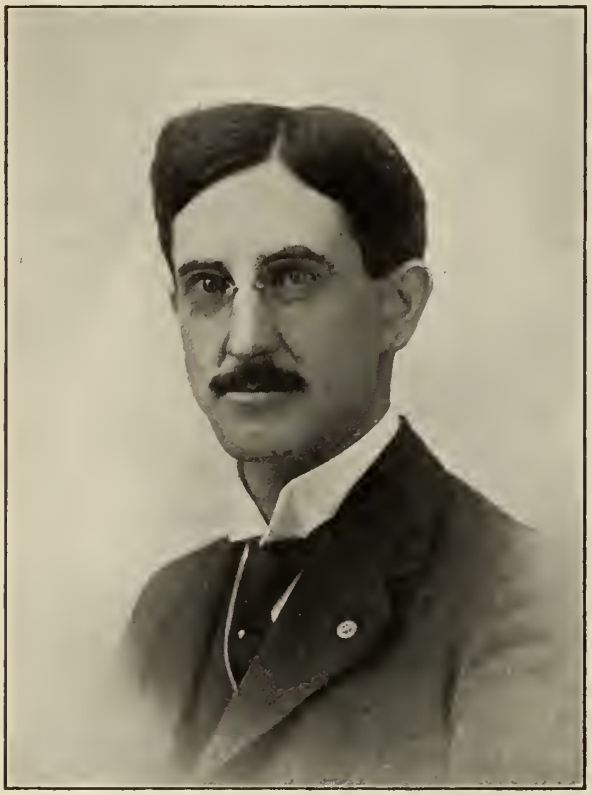
Canada itself is entering upon the era of development that will place her among the nations of the world. Her immense resources are being systematically explored and wth the rush of immigration that has already set in, there can be only one result and that is a prolonged period of uninterrupted prosperity. Even the uncertainty regarding the grain crop of the West has apparently been removed by the copious rains reported during the latter part of July and, should the harvest prove the early estimates to have been correct, it will mean many millions of dollars for Canadian trade this fall and winter.

With every factor in its favor, therefore, the jewelry trade can push ahead with vigor and with every confidence for the future. The present issue offers a wealth of display advertising covering almost every line the retailer carries; with a splendid fall business assured him, he is commended to a study of its pages.

Birks and Black Amalgamate

Fine Calgary Business Absorbed by Montreal Firm as Latest Addition to its Chain Across Canada

ANNOUNCEMENT that the well-known firm of D. E. Black & Co. of Calgary has arranged for an amalgamation with Henry Birks & Sons, Montreal, comes to the public somewhat in advance of a merger which will not take place until the spring of 1921. As an illustration of modern business and what one man can attain in a few short years, it can hardly be equalled, but Mr. Black's friends, of whom no man has more, somewhat regret that the change will probably necessitate a change of name, for to be included in the big company which owns stores at Halifax, Montreal, Ottawa, Winnipeg and Vancouver, and their affiliated house of Ryrie Bros. in Toronto, will mean that the name of the bigger concern will predominate. Mr. Black will become one of the directors of this Dominion wide concern which was practically established in Montreal in 1818.



Mr. D. E. Black, Calgary.

The present staff of the D. E. Black Co. will be retained. This is one of the splendid features of the store at present—that the clerks that have served customers for the past years serve them still—that the office staff is the same as attended to the work years ago. The efficiency of all the work in connection with the Black store can be traced mostly to this staff. An order comes in from a small town or from some country customer. The man who has handled the previous order recognizes his customer and is anxious to give him the attention that he would give to the customer who comes to the store. Thus he retains for the store the business already building up.

Needless to say the genius of the whole business is D. E. Black himself. To say he is a hard worker is not enough. He is always on the job. All the old-time customers of the store know him and many of them still want his advice in buying, and will wait his leisure to attend to them. His unassuming manner is one of the attractions to the westerner, who has no use for the man who considers himself superior to his neighbor, or who acts like the fellow who has moved into a brick house for the first time. Loyalty to his city and a willingness to consider every appeal for prizes or aid for any civic or charitable object is another feature in which Mr. Black stands pre-eminent. It is rarely any event is carried through in Calgary but some of the prizes donated bear the name of D. E. Black & Co. The fact that D. E. Black's name stood at the head of the aldermanic list of 1918 in regard to votes, having almost double that of any other competitor, alone speaks for itself, especially when it is known that he did not personally canvass one person during the civic campaign.

The foundations of Mr. Black's business career started away back in his youth in the little town of Westport, Ont., when he took the greatest pleasure out of tinkering around the repair shop of a relative who was in the jewelry business, and it was here he learned the watch repairing work which helped him to establish his store in Calgary. Not satisfied with the chances in the East, he came to the western city in 1903, spending a year in the store with L. H. Doll before opening up for himself. The writer remembers well the little shop on Stephen Ave. (now Eighth Ave.) in which the business started. It was only fourteen feet deep and seventeen feet wide, but it was plenty large for the customer and Mr. Black to get acquainted and for Mr. Black to sit night after night doing his repair work in such a way that the customer not only came back but brought others with him or recommended others to come. Soon the demand for watches and other small articles became insistent and a stock was laid in. It was then that he had to move into larger premises and employ help to meet the demand of his repair work.

The growing business has seen two more changes of location. In 1910 the store was moved into the Doll Block, where the fine plate glass windows gave splendid display to the high class goods which had come to be demanded, and where the other store fixtures were in keeping. The next change came in 1913 to the present location in the Herald Building. Even these large premises occupied by the company have been found insufficient and the repair business has had to be moved across the street this year to the Southam building.

Thus the small repair store has developed inside of sixteen years to the finest jewelry business in the middle West where over 100 people are employed and over 60,000 watches repaired annually. Little wonder then that the eye of the largest firm of Canada has been upon the growth of this business continually and when it was deemed advisable to include Calgary in the chain of stores that negotiations were entered into with Mr. Black to try to include this store in the chain.

In securing Mr. Black as a director of the big concern, Mr. Birks has an associate of whom he may well be proud, for no business man has a more enviable reputation for straightforwardness and integrity and for wonderful business sagacity.

The Price Movement

Francis H. Sisson, Vice-President of the Guaranty Trust Company of New York Outlines the Causes of Present Price-Cutting and the Course of Future Price Movements

A wave of price-cutting is sweeping over the country. It is the most interesting economic phenomenon of the day—an event long heralded and waited for by the public. And yet, curiously enough, the public is only tardily awakening to a realization of the fact that it is not only the beneficiary but also the creator of the movement. Merchants generally frankly explain that they are reducing the prices of certain commodities because the public is refusing to buy at high prices. In brief, the movement is largely psychological, rather than economic, in character.

And it will be well to bear that distinction in mind in endeavoring to analyze and foresee the trend of commodity prices. The reductions in prices that are being made to-day are not due to over-production; for there is, in fact, under-production in many essential lines which is likely to continue for some time. Consequently, it would seem advisable to avoid a hasty conclusion that the present movement forecasts a universal and drastic drop in commodity prices. It may be, and very probably is, merely an oscillation of the economic pendulum as it begins to swing from the height it reached during and as a result of the war, although it seems certain that we have definitely passed the peak of high prices.

Our problem is not to force a price recession as rapidly and as precipitately as possible, but rather to bring about a gradual readjustment with a view to stabilization. There is quite as much danger from too accelerated and extreme price reduction as there is from too high prices and all their attendant evils. Above all, we should remember that a permanent lower price level can be obtained only as the resultant of many forces, some of which seemingly are unrelated but all, nevertheless, working, directly or indirectly, toward a common objective, namely, a general economic readjustment.

EFFECT OF DECLINING COMMODITY PRICES

The present recession in prices is concentrating the attention of both producers and consumers upon the probable effects upon themselves of such a decline. The nature of the effects which may be felt will depend upon the distribution of the declines throughout the whole range of commodities as well as upon the extent and rapidity with which the declines are brought about.

Our price level has attained its unprecedented height as a consequence of world-wide scarcity of goods and of extraordinary extravagance on the part of the buying public.

Production under conditions of general shortage moves up unevenly and overtakes the demand, now in this line, now in that. It is natural that high priced goods, luxuries in particular, should soonest show a definite downward turn of prices. This is what we are apparently witnessing at present. Furs and silk, for example, have recently declined to considerably lower levels. The slump in raw silk prices in New York, chiefly in consequence of the big drop in Japanese prices, was preceded by some months of gradual weakening. Clothing and shoes are other examples of goods for which there is a weakening demand at prevailing prices, an expression of the growing impatience with high living costs. The extraordinary demands of foreign markets, like those at home, are overtaken piece-meal, in accordance with the varying fortunes of foreign producers in the resumption of normal activity, which means that the export prices will be variously affected.

The tightening of the purse strings in the matter of credit and the accompanying discrimination in some measure between essential and non-essential lines of production in the granting of loans, moreover, is also making for uneven pressure on the price scales.

It would be phenomenal if, in such a prospective readjustment of prices, there should not be a number of not merely sustained individual prices, but of actually higher prices.

PROBLEMS OF PRODUCERS

The chief problem of producers under conditions of a declining market for their goods is, of course, the difficulty of confining costs of production within the limits of the sale value of their products. Generally speaking, cost of production moves in harmony with the value of the goods produced. Wages, however, which are unprecedentedly high now and often the largest single item in the cost of production, usually respond less promptly to variations in commodity prices. In other words, wages nearly always lag behind commodity prices in their movement either up or down. Accordingly, it is to be expected that wages will not fall as rapidly as prices. This may be expected to retard the decline of prices through the influence of wages on cost of production. While the maintenance of high wages may thus increase the difficulties of producers in a period of declining prices, on the other hand, the preservation of the buying power of the wage-earning classes would powerfully reinforce the demand for almost all classes of manufactures and be an additional factor making for gradual rather than sudden price recessions.

The distribution of the losses, in consequence of falling prices, and contraction of profits, all along the line is the result of numerous influences. It is an axiom in economics that the price of a commodity already produced is not directly determined by its cost of production, including the expenses incurred in distributing the commodity. The goods may or may not find a market at a price to cover this cost of production. If they do not find a market, the loss may fall anywhere among the distributors or producers, the incidence of the loss depending in part upon the methods and practices in vogue in the process of producing the goods and placing them with the consumer. If, for example, a producer sells his product in advance upon the basis of known costs, he is presumably immune against loss, so long as the purchaser adheres to his contract; while on the contrary, if the assembling or production is undertaken for subsequent sale, the producer incurs the risk of losing in a falling market.

There is such a diversity of practices in assuming the liability of repudiated contracts and in the willingness and ability of individuals to perform their contracts, that by no general rule can the distribution between manufacturers and merchants of actual losses from falling prices be foretold. If contracts are strictly honored, necessarily, distributors, as distinct from producers, are more subject

to the risk of losses from falling prices than are producers, because in large part the output of factories is sold in advance of production. The obvious lesson from such a situation is the suggestion that business men will find it especially worth while in the coming months to conserve their working capital and to maintain inventories that are as highly liquid as possible.

But not all the emphasis should be placed on caution. The bold and confident business man, who is not daunted by difficulties, but who carefully studies all phases of his problem and dares to act on his well-informed judgment, can be counted upon to make money whether prices fall or not.

POSITION OF CONSUMERS

The advantage acruing to consumers in consequence of declining prices are easily exaggerated and misunderstood. Most consumers are, in one way or another, associated with production. Falling prices in the main are accompanied by declining profits and eventually by lower wages, as well as reduced cost of living, but the reduced income may leave no margin of gain from the lowering of the cost of living. Persons with assured and fixed money incomes are necessarily benefited by general falling prices, but not infrequently the so-called fixed incomes are at the same time rendered less certain by the declining prices.

The momentum of upward moving wages, as already mentioned, usually carries them still higher after general commodity prices turn downward, but here again, as in the field of prices, much uneveness is to be expected, some wages rising, others falling, but on the average moving upward for a time and then following more or less tardily the trend of prices. Save, then, for the advantage in the transition period, when wages tend to move in the opposite direction from the falling prices, wage-earners as a whole may be expected to profit little as regards the actual buying power of their earnings when prices fall. During this transition period, however, the prospect of continued high wages points to a powerful obstruction against the downward tendency of prices. The buying power of wage-earners is one of the most vital factors in the general commodities market.

A general fall in prices sets in operation forces which ultimately result in a reversal of the movement. Curtailment of production in face of declining profits tends to swing past the point of best adjustment of output with demand. Demand is stimulated by the increase in the buying power of money. The accumulation of bank reserves in the face of a slowing down of business and the reduction in interest rates in a period of declining profits invite a bolder policy in production. Accordingly, with increasing confidence in the future of business, producers begin a more spirited bidding for materials, with a consequent tendency to raise prices in general. In the present situation there is still such a degree of relative scarcity of goods that in most lines any downward movement of prices may be expected to meet a reaction with promptness that is not characteristic of falling prices when they result from approximately general over-production.

THE CRUX OF THE PROBLEM

The crux of the whole price problem may be held to be the gradual decreasing of the supply of money and credit and at the same time the increasing of the supply of goods through properly balanced production. To the solution of this problem bankers, manufacturers, laborers, consumers—in brief, every element of our body politic—must be actively dedicated.

The popular idea of deflation is some process, vaguely conceived, that will reduce prices so that one's income may buy twice as much as it does now. We are all willing and eager to have prices deflated, but, of course, we are decidedly opposed to having our incomes deflated. That is not the way, however, that deflation works. And those who are clamoring for a rapid fall in prices should bear in mind that drastic deflation will mean painful economic readjustment, of which widespread unemployment and business distress would be features—such as have occurred in Japan. The average man should remember that there is not much advantage in being able to buy twice as much for a dollar if he does not have the dollar.

The "Tell-Time-Right" Dial

An invention that is creating considerable interest in the jewelry trade is that of J. P. Becker of Sorensen & Co., San Francisco. It is the tell-time-right dial for watches and clocks.

J. P. Becker, the inventor, gives the following description of the tell-time-right dial for watches and clocks, a cut of which is shown herewith:

"On this dial the minute numerals are placed inside the circle of the minute divisions. Inside the circle of minute numerals are a circle of twelve dots to indicate the hours: these are connected with curved lines, under which the numerals representing the hours are placed. At 12 o'clock the minute hand will point to '0' and the hour hand will point to the hour dot on which the curved line begins, which connects the dots representing 12 and 1 o'clock:

this space is marked '12,' indicating that as long as the hour hand moves in this space it is 12 o'clock plus the minutes indicated by the minute hand. The minute and hour numerals are of the same size and thus can be read at one glance.

"The minute and second divisions begin with '0' instead of '60.' This is more correct, as one might speak of an hour, 59 minutes and 59 seconds, but never an hour and 60 minutes, as this would be two hours.

"In telling time we have the same proposition. It might be 12.59, never 12.60, as this would be 1 o'clock.

"The new dial will be of great value to the railroad service, and also will help people in general to tell time right. Referring to the illustration, it is: One Forty-Eight, not Twelve minutes to Two."

A cablegram from the American Embassy in Habana, under date of July 1, 1920, announces that the Cuban Congress has passed a bill increasing the import duties on jewelry by 25 per cent. ad valorem. The bill will become effective immediately upon being signed by the President. This increase is made in order to meet the expenses of the increase in salaries granted to public employees. The duties on gold, platinum, and silver and their alloys were increased 100 per cent. in 1917, and on plated jewelry the increase was 25 per cent.

Terms and Discounts in the Jewelry Business

By Sydney Ball.

THE questions with which this investigation and report are concerned are those pertaining to terms and discounts as understood and applied in the jewelry business to-day.

We will first consider the fundamental relations of sales, price, terms, and discounts, taking time to fix exactly what we mean by each of these four words, because they are the elements out of which our problem is compounded. We will then examine the average experience and opinion in the jewelry business with terms and discounts, as revealed by the answers to the Questionnaires recently sent out to manufacturers, wholesalers and retailers. And we will finally indicate the points of real importance to be discussed by this convention, and decided upon, if an attempt is to be made under the auspices of this Association to make permanent the recent and satisfactory improvement in the financial condition of the entire jewelry business.

The question of terms and discounts is complicated at the best; but it is possible to hold the fundamental factors, disregard what is merely incidental, and form a pretty clear judgment. Sincere consideration and frank discussion of the terms and discounts problem has an educational value for the whole trade; and a full and fair trial for any suggestions and recommendations following such consideration and discussion, will surely be of real value to all concerned in the success and the standing of the jewelry business.

The common law defines a sale as transfer of property for a price. In the jewelry business we deal with tangible movable property—"Goods," to use the legal expression—and price is expressed in money. So a jewelry sale is an exchange of goods for cash, or its equivalent. Now this inquiry is not concerned directly either with the goods sold or the price paid, because terms and discounts relate essentially to the exchange itself—and particularly to the time within which the exchange is effected. Of course, buyer and seller discuss goods, prices, terms and discounts, all at once, and sometimes terms are sold instead of goods and discounts confused with price; but we should understand clearly right here that terms and discounts are neither goods nor price, but simply part of the business machinery by which these two are exchanged. By terms we mean time arranged within which to complete the exchange of goods for money. And not until the exchange has been so timed, does the word discount have importance; for discount is percentage paid for advance liquidation of a timed bill.

These definitions and general remarks express the fundamental relationships of sale, terms, price and discounts. We can fix them in mind by remembering these sentences:

Sale—Exchange of merchandise for price.
Terms—Time for completing exchange.
Discount—Payment for reducing exchange-time.

Now it is possible to classify sales in several general ways, each having a direct bearing on the time required for completing the exchange of goods for money. Classifying according to the amount involved; we have the large sale, the house, automobile, piano, or diamond ring. Contrasted with the small sale, the newspaper, box of candy, or alarm clock. Cash is readily available for the small purchase; but as the amount involved increases and becomes sizeable we reach and pass beyond the consumer's immediate financial ability. Time in which to accumulate further money is necessary—so terms are arranged—and months, even years, are granted the purchaser within which gradually to pay over the sale price. So that, in the jewelry business, those who specialize on merchandise involving large amounts, notably diamonds and diamond jewelry, very properly prepare to help finance the long time required by the ultimate consumer to complete payment. On the other hand, our friends who have made the alarm clock a profitable small sale for the jeweler, with equal propriety, ask and receive payment which is practically spot cash.

A second possible sales classification is as to kind of merchandise—whether standard, or non-standard as to price and quality. Obviously standard goods do not require comparison and study of price and quality. In average times they can be purchased as needed from day to day, many times ordered by mail, while the customer waits, so that little time is needed for completing any of the exchange-steps from manufacturer to consumer. Hence we have American watches and clocks, sterling and plated silverware—just to the extent that the various manufacturers have standardized their lines—selling on short terms. When standard lines are advertised and the consumer is educated in advance as to price and quality, there is less of such merchandise being stocked for purpose of display and selection—so less time is required by the retail dealer, and terms are correspondingly shorter. Here we observe a very direct relation between the kind of merchandise and the terms. Where the manufacturer by standardization and advertising makes possible quick sale, he very properly requires prompt payment. And so should the wholesaler and the retailer.

Non-standard merchandise needs to be stocked, arranged, examined, discussed as to price and quality. This takes time. It involves trips to factories and wholesale headquarters by dealers, or traveling by sales representatives, carrying samples and goods for delivery, to retail merchant's places of business. This also takes time. And the retailer must prepare for the consumer's corresponding desire to examine qualities and compare prices on non-standard goods—so he must have large stocks on display from which selection can be made. They must be ready when the customer comes in, consequently selected in advance of the time they will be needed, and when convenient. Now, Mr. Retailer can not go to market every week, nor can Mr. Wholesaler send his salesmen around their territories every few days—but Mr. Ultimate Consumer may open the dealer's front door any minute—and everything must be set for the sale. So, on non-standard goods requiring consideration of price and quality, time is provided and terms are granted that will enable the selection to be made when convenient, rather than when immediately necessary to have the sale. In the jewelry business, our principal non-standard lines are diamonds, jewelry and imported watches—as the expression goes: "They have to been seen to be appreciated." This being the case in every sales step from manufacturer to consumer. Terms are doubly necessary on these lines—time for display and time in order that selections may be made when convenient. Hence "season settlements," "datings," etc.: they are necessary and justifiable on non-standard goods selected when convenient. But it is manifestly improper to sell standard merchandise on such terms.

Here it may be noted, in passing, that the manufac-

turer of non-standard lines can fairly impose short terms only when he has organized production so that his goods can be delivered very nearly as wanted. Season settlements have existed in the jewelry business, as between wholesaler and manufacturer, due to the latter's inability, as his manufacturing enterprise was organized, to deliver goods when wanted. The manufacturer has taken his orders from samples, returned to his factory, made up the goods and delivered them when finished—rather than when wanted by the wholesaler. Thus the exchange being arranged to suit the jewelry manufacturers' convenience has properly carried long terms. And until the jewelry manufacturer can so re-arrange his production processes that he can deliver goods very nearly when wanted, he quite improperly imposes the same short terms obtaining in industries where product is always available for purchase. So we have to-day a somewhat false condition in the jewelry trade—manufacturers requiring 30-day settlements without having correspondingly improved their production processes and their ability to deliver when wanted.

There are other sales classifications which have a bearing on terms, but they are relatively less important than the two just fully considered. For instance, goods that can be delivered promptly, by express or mail, might properly carry shorter terms than goods forwarded by freight. As a matter of fact, they seldom do. Terms are usually the same, the purchaser absorbing the extra time involved.

Another classification might be made according to amount of cash outlay involved for labor and materials in manufacturing the goods. Where the cash outlay constitutes a large part of the selling price, terms will be short; where it represents a small part of the selling price, terms will lengthen. That is why in recent years, with labor and material costs rapidly rising, we have constantly been advised of the necessity for shorter terms. The more nearly goods represent cash, the quicker they must be exchanged for cash.

After terms have been set (and, of course, most business men have fixed uniform terms) in the interest of simplicity, which conform broadly to the needs of their particular business, the question of discount enters. Please observe that discount is secondary to terms. It has not been mentioned in considering sales-classification because it is not a factor. It exists only where terms exist. It is payment for reducing exchange time—a prize offered not to use the terms arranged—and graduated according to individual merit in that respect. And that is the sole purpose of discount—to reduce exchange time.

There are perversions of discount; extras, allowances, etc., etc., as varied as a patent office exhibit—all are spurious, mere camouflaged price manipulation. There is but one true form of discount, that which shortens terms. And that is all we shall consider.

Now a prize to induce effort must be worth winning. From the payer's standpoint, discount is not attractive unless the profit so offered is as large or larger than his capital and his effort can obtain elsewhere. Except where and when money is plentiful and seeking investment, no dealer will be interested in discount at current interest rates—there is no inducement.

On the other hand, the seller has merely to consider how often he is turning his capital and the gross profit on each turn to know how much discount he can offer to shorten the exchange time by 30, 60 or 90 days. And so discounts as offered and accepted pretty generally reflect the financial condition of both buyer and seller. The diamond importers—you have to be rich to be one—offer eight months' time, discount at one-half of 1 per cent. monthly, thus frankly evidencing their willingness to invest capital in our business at current banking rates. And as all of us can earn better than investment rates by doing business how seldom we discount the importer's invoice. There is no inducement. Enough discount must be offered to equal bank rates, plus the inducement—the prize for special ability in paying up. How large this inducement can be and ought to be, is one of our main questions.

Now all these remarks are general, intended to give a broad outlook on the problem of terms and discounts before we consider the individual experience and opinion as developed by the Questionnaires. Unless we first fix our cardinal points, we will soon be adrift on an uncharted sea of random discussion—and, of course, get nowhere.

So let's just briefly review our fixed points. First:

A sale is an exchange of merchandise for price.

Terms are time for completing the exchange.

Discount is payment for reducing exchange time.

Also terms are long or short according as sales amount is large or small—and terms are long or short according as goods sold are non-standard or standard.

Discounts are effective when the amount offered exceeds the current investment rates.

The general remarks just concluded may be said to outline the theory of terms and discounts. The Questionnaires give the practice. And it is most interesting to note that theory and practice are here in substantial accord.

A representative number of Questionnaires were distributed both to wholesalers and retailers located in all parts of the country. The questions asked were different for wholesalers and retailers, but in most cases they were reciprocal—that is, they asked for the views of both on the same question and so the replies give the customary two sides—what the retailer thinks and what the wholesaler thinks on the same points.

Those replying caught the spirit of the investigation. They gave their information fully, frankly and good-naturedly. They evidenced that they were imbued with a sincere desire to improve the jewelry business. Many took the time to write personal letters and made valuable suggestions.

The replies received up to this moment (Friday, the 4th) and compiled, are sufficiently large in number to give average figures that may safely be accepted as indicative of conditions generally existing throughout the country. These averages are most interesting and worth study and careful consideration because they are basic. They are the real figures and the real information relating to terms and discounts.

Starting with Question 1, the replies give an average of 83 days, so that, speaking generally, the amount of money owing the wholesale jewelry business May 1, 1920, represented the sales of the preceding 83 days. You will all agree that this is a mighty significant figure, and one very valuable to have.

It is nicely checked by an average figure which can be reached from consideration of the answers to Question 2. We find here that 38 per cent. of sales are made on 30 days' time; 11 per cent. on 60 days; 11½ per cent., 90 days; 23 per cent., four months; 11½ per cent., semi-annual; and 5 per cent., running account. Now averaging these replies (considering running account which is a very small factor, as a six months' proposition) we discover 75 days to be the average of terms upon which wholesalers are conducting their business.

Now the time disclosed in Question 1—83 days is very well checked by the 75 days disclosed, by an entirely different method, in Question 2. When it is remembered that answers to Question 2, of necessity, are approximations, the near agreement of the two results is striking. From these two very similar figures differently arrived at, it is

pretty safe to state that the wholesale jewelry business on May 1st was on about an 80 day basis.

Coming to Question 3, the replies indicate average time as follows: On diamonds, 4.9 months; watches, 2.3 months; jewelry, 3.5 months; clocks, 2.5 months; silverware, 2.6 months; miscellaneous, 2.1 months. Please observe here that our standard merchandise, watches, clocks, silverware, is being sold to-day according to these averages, on terms just slightly longer than 60 days.

Jewelry averages 105 days, or 15 days more than season settlements—which average 90 days.

Diamonds average very close to 5 months.

Note the longer time extended on non-standard lines.

With respect to Question 4, on allowing cash discounts. About half report they are good natured—the other half strict; and the good natured fellows fess up to allowing 30 to 90 days extra time, together with full discount.

Now, turning to the purchase side, Question 5, the replies indicate the average time received as follows: Diamonds, 7 months; watches, 30 days; clocks, 10 to 30 days; silverware, 30 days; miscellaneous, 30 days; jewelry, 30 days to season. The jewelry terms are very much mixed. Again we observe short purchase terms for standard goods—longer time for non-standard.

Question 6 inquires how much time wholesalers would like to extend customers. Here are the average figures: diamonds, 4 months; watches, 2 months; jewelry, 2.8 months; silverware, 1.9 months; clocks, 1.9 months; miscellaneous, 2.1 months. Observe again our standard and non-standard short and long term relation. Also note a uniform time expression on standard goods—the desire is to sell watches, silverware, clocks and miscellaneous on 60 days; jewelry about 90 days; diamonds, 4 months. It is interesting to state here that the responses to Question 5, so far as they relate to silverware and clocks, are identical.

The answers to Question 7 indicate that cash discount is almost unanimously regarded as a premium.

Now Question 8 indicates an average margin of profit on merchandise turnover of 25.6 per cent. The second part of this question was apparently not clearly stated as the replies are confused and widely at variance. It can be more clearly stated now that we have the answer to Question 1, 83 days. If a gross profit of 25.6 per cent. is realized in 83 days, it is just a matter of simple arithmetic to determine how much would be realized in 30 days—that figure is 9.3 per cent. This 9.3 per cent. is the value of 30 days' time to the wholesaler, expressed in percentage of profit. As a business man, he can justify offering a substantial part of this 9.3 per cent. as a discount to induce 30 days quicker payment.

The answers to Question 9 tell the same story as the answer to Question 7. Cash discount should include a premium beyond anticipation, or banking rate.

The preference expressed in Question 10 is overwhelmingly for 6 per cent. A few are in favor of more cash discount; a few in favor of less. Those who answered the second part of the question indicated mainly that they would like to reduce this 6 per cent. discount by 1 per cent. for each additional 30 days taken.

Question 11 stated briefly the results of the terms and discounts questionnaire recently sent out by the manufacturers and asked, in the face of this expression of the manufacturers' desires, what the wholesaler would recommend the manufacturer using. The majority of replies favor the use of 6 per cent. discount.

Now, summarizing the most important findings from the wholesalers' questionnaire, we have:

1. Average length of account, 83 days.
2. Average terms granted, 75 days.
3. Average terms (months) granted, by merchandise lines: Diamonds, 4.9; jewelry, 3.5; clocks, 2.5; watches, 2.3; silverware, 2.6; miscellaneous, 2.1.
5. Average time received, by merchandise lines: Diamonds, 7 months; jewelry, 30 day season; watches, 30 days; silverware, 30 days; clocks, 10-30 days; miscellaneous, 30 days.
6. Average time (months) desired to grant by merchandise lines: Diamonds, 4; watches, 2; jewelry, 2.8; silverware, 1.09; clocks, 1.9; miscellaneous, 2.1.
7. 8. 9.—Cash discount is regarded as a premium.
10 and 11. Cash discount is preferred at 6 per cent. both to the customer and from the manufacturer.

Turning now to the retailers' questionnaire we find further very interesting and striking average figures disclosed; and these average figures are in reasonable agreement, point by point, with the results obtained from the answers to the wholesalers' questionnaires.

Question 1, inquiring the retailer's terms to his customers, reveals the surprising fact that 67 per cent. of the retail business is done on a cash basis! An additional 15 per cent. is done within 30 to 90 days. The amount of business done on four to six months is 8 per cent. and on running account 10 per cent. It may be fairly concluded that the retail dealer through his cash and short term business, realizes sufficient to pay his running expenses and the cost of his merchandise within 30 to 60 days from the sales date.

Question 2 follows with an inquiry as to the retailer's purchase terms, which average out as follows: 64 per cent., 30 days; 6 per cent., 60 days; 7 per cent., 90 days; 4 per cent., 4 months; 12 per cent., semi-annual; and 3 per cent. running account. Averaging out these replies, gives us terms used of 52 days—this contrasting with terms allowed of 75 days as disclosed by the reciprocal Question 2 of the wholesalers' questionnaire. This difference is likely due to each fellow's natural disposition to give himself the benefit of any doubt. The true average figure will be found somewhere between 52 and 75. Certainly these short purchase terms are consistent with the large percentage of retailers' cash business evidenced by answers to Question 1.

Question 3 asked the time required on various lines of merchandise and averaged out as follows:

Diamonds, 120 days; watches, 45 days; jewelry, 56 days; clocks, 40 days; silverware, 43 days; miscellaneous, 32 days.

By the replies to Question 4 the retailers indicate that a substantial majority hold themselves strictly to the time given when making their settlements. Very few acknowledge taking extra time, and those who do, an over-run of about 40 days, together with cash discount.

Question 5 inquired as to retailers' payments on purchases subject to 2 per cent. The replies were almost unanimous to the effect that 2 per cent. discount was taken from manufacturers, from wholesalers, on phonographs and on side lines.

Two-thirds of those replying to Question 6 expressed an ability to manage their purchases on shorter terms; the other third expressed themselves as unable to make a change. Of those stating their ability to shorten terms, the average answer to the second part of the question, indicated a little over 30 days, as to the amount of time by which their time could be so shortened.

Question 7 asked definite expression on preference on cash discount rate, 75 per cent. of those replying desire the present 6 per cent., another 15 per cent. of replies favor 5 per cent. The balance of the answers expressed various preferences—those in favor of 2 per cent. being less than 4 per cent. of the number replying. The second part of question as to the amount of discount reduction for

each additional 30 days taken is practically unanimous for from 1 per cent. to 2 per cent.

By the answers to Question 8, the retail dealer evidences a good business acquaintance with his local banker—half of those responding are now assisted by the banks; half are not assisted. Of the replies to the second part of the question, every single fellow, except one, stated his banker would advance him money with which to save cash discount.

The trade acceptance, Question 9, indicates that this form of payment is still in the educational stage. Only one-third of those replying have used acceptances. And out of those who have used the acceptances, two-thirds are favorable and like them; the other third do not.

Question 10 asks a frank expression of terms and discounts that the retailer will loyally support and the responses reflect a very fine trade spirit. Twenty per cent. of those answering state in substance that they are for anything fair and reasonable that will help the jewelry business; over half of those responding express a definite preference for 5 per cent. or 6 per cent. cash discount, so that if we add to this number the 20 per cent. just mentioned, we have substantially the same 75 per cent. preference as indicated by the replies to Question 7. A fair percentage state they will pay cash for the best price obtainable—a few favor "present terms," as they put it, and a small percentage urge the two per cent. cash discount.

The terms part of the responses indicate the time desired to average a little over 60 days.

So we may summarize the retailers' questionnaires as follows:

1. Length of account—cash, 67 per cent; 30-90 days, 15 per cent.; 4-6 months, 8 per cent.; running account, 10 per cent.

2. Average purchase terms, 52 days.

3. Average terms needed by merchandise lines: Diamonds, 120 days; watches, 45 days; jewelry, 56 days; silverware, 43 days; clocks, 40 days; miscellaneous, 32 days.

4. Dealers hold well to terms.

5. Two per cent. cash discounts are taken.

6. Two-thirds can manage purchases on 30 days' shorter terms.

7. Seventy-five per cent. prefer the present 6 per cent. cash discount.

8. Dealers know their bankers and can borrow to save cash discount.

9. One-third have used trade acceptances, and a majority of these like trade acceptances.

10. Majority preference for 5 per cent. or 6 per cent. Many say, "Anything fair and reasonable." Terms desired average a little beyond 60 days.

These results from the questionnaire sent to wholesalers and to retailers, will repay thoughtful consideration, as stated heretofore.

Theory and practice are found to be in substantial accord.

Longer terms are desired on non-standard goods by the retailer and are granted by the wholesaler.

Standard merchandise sells generally on short terms.

Goods involving large outlay, notably diamonds, are exchanged on long time.

Diamonds are both non-standard and large outlay merchandise. They sell on the longest time.

Jewelry is mainly non-standard and small outlay merchandise; it sells on shorter terms, consequently.

The rest of the jewelers' lines are, generally speaking, standard and small outlay, both—and so we find watches, clocks and silverware selling on the shortest terms.

The preference expressed for the old 6 per cent. cash discount is so overwhelming, in both retailers' and wholesalers' questionnaires that it would seem this Association might well come to the same conclusion, as a recent Chicago district meeting reached, namely, keep the 6 per cent. cash discount and shorten the terms.

The retailer says he will accept shorter terms; the wholesaler wants shorter terms. This convention can surely determine how much shorter!

That is the hub of the problem—the main issue right now. Shorter time we have all along agreed is what the jewelry business needs. Now that good times have supplied favorable conditions and a receptive mood, let's decide how much shorter, and then let's all of us—manufacturer, wholesaler, and retailer, give the new and better program a full, fair, "Golden Rule" chance for success.

The Curio Shop

I passed curio shops which appeared to be the abodes of ghosts. I shall never forget my adventure in the shop into which the old gentleman had been accustomed to vanish. I needed a shelf of some sort for my room, and I had a sudden notion of investigating this place. The window was full of the bric-a-brac which silts slowly down to the city from the old plantations; silver ware, crucifixes, bibelots, and candlesticks. It was away down past the Cathedral and the fireflies were flitting among the trees. I opened the door. A candle on a sconce was the sole illumination of the little shop, which was full of grandfather clocks. There must have been a dozen of them there, tall, white-faced spectres, and all going. I stood in astonishment. It was as if I had intruded upon a private meeting of the fathers of time. I had an impression that one of them, turned slightly toward his neighbor, was about to make a weighty remark. He cleared his throat with a hoarse rasp and struck seven! And all the others, with the most musical lack of harmony, joined in and struck seven as well.

I was so preoccupied with this preposterous congregation that I had failed to notice the entrance of a tall thin person who was regarding me with austere disapproval. I wondered if she was going to strike seven as well. But she didn't. She wished to know what I wanted, and when I told her, she said she hadn't got it, and disappeared among the tall clocks. I went out into the summer evening wondering what tales those venerable timepieces were whispering among themselves—tales of this strange old city of enchantment, along whose streets flitted the ghosts of a dead past, fleeing before the roar of the trolley car and the foot of the questing stranger.—William McFee, in "The Bookman."

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Accounting System Now Available

RETAIL jewelers in Canada may now secure the accounting system issued by the Harvard Bureau of Business Research on behalf of the American National Retail Jewelers' Association. Full particulars of the method of procedure to secure the system are given by Mr. H. Victor Wright, director of the Research Bureau of the A.N.R.J.A., who says in a recent letter.

"In regard to the availability of the accounting system, I would say that the bulletin which has been prepared in our behalf by the Harvard Bureau of Business Research, which describes in detail a system for operating accounts for retail jewelers, is now available and copies of this bulletin can be secured upon application to the Harvard Bureau of Business Research, Harvard University, Cambridge, Mass., by any Canadian jeweler upon payment of $1.00.

"This bulletin provides a single-entry accounting system and sample record sheets for the maintaining of this single-entry accounting system accompany the bulletin, and copies of these record sheets are to be had from the Harvard Bureau at the following prices:

"Daily Record Sheets, 50 cts. per 100.

"Monthly and Yearly Record Sheets, 50 cts. for a year's supply.

"These are the actual cost prices of these sheets and are furnished as a feature of service upon the part of the Bureau.

"The Harvard Bureau are not advocating a single-entry system, but recognize the fact that many jewelers are not equipped to maintain a more elaborate system of accounting, although they naturally endorse and recommend the use of a double-entry system of accounting.

"Feeling as we do that it would be impossible to advocate the use of a single-entry system except in so far as circumstances may make necessary because a single-entry system does not lend itself to an adequate check upon its accuracy and falls short in many respects of accounting requirements, our Jewelers Research Bureau is preparing a double-entry accounting system which it hopes to have ready for distribution at a very early date, and which will be endorsed by our Bureau as well as by one of the leading firms of accountants in the country, and the classifications of accounts employed will not conflict with those established by the Harvard Bureau but merely be an elaboration of them in some few particulars.

"If your members desire to avail themselves of the services of our Bureau to the extent of securing copies of the Bulletin to which I have made reference (Bulletin No. 15), they are entirely free to communicate with the Harvard Bureau and receive copies as indicated.

"When the bulletin explaining the double-entry accounting system is available and the facts pertaining thereto, these can also be made available for the retail jewelers of the Dominion, and I am sure that when the time comes for them to do so, that they will be most happy to assume their share of the responsibility of the financing of this undertaking in the same spirit and proportionate measure which has characterized the support which this movement has received in the United States."

Already a number of Canadian jewelers are availing themselves of the privilege of securing this simplified system and the trade should certainly feel a deep debt of gratitude to the American Association that has so generously co-operated and placed the results of its research work at the disposal of Canadian jewelers.

Luxury Tax May be Abandoned

DEVELOPMENTS in the political field at Ottawa, resulting in the accession of Hon. Arthur Meighen as Prime Minister, have given a strong impression that the entire plan of luxury taxation will be abandoned at the next session of Parliament. It is an open secret that the idea of a luxury tax was given very lukewarm support in the Cabinet and now that its chief protagonist has been removed from political life, it is almost certain to be dropped as soon as possible. The Government has been surprised at the amount of revenue already derived from the operation of the sales tax, and it is on the cards that the same principle is to be extended to the retail trade next year and each branch of business required to absorb its own share of the tax. This would save an immense amount of clerical work and the tax would have to be absorbed in the overhead expense of everyone in business.

The tariff commission, to be constituted this fall, will go into the whole question of taxation thoroughly and no doubt will make many recommendations of changes in the existing system. A revision of the customs tariff, with the adoption of a universal sales tax and a more scientifically graduated income tax, would prove very satisfactory to the great majority of business men and would no doubt serve to re-establish the present Government in popular favor to a large extent. The new Prime Minister is a very able man and the general feeling in connection with his accession is that he should be encouraged and assisted in every possible way. If he can steer the newly organized party through the next session successfully and secure the enactment of legislation that will provide adequate revenue without unduly discriminating against any branch of industry, he will have a splendid chance of a long period at the head of the Government.

No Tax Rebate on Returned Goods

A RULING was sought from the Department of Inland Revenue last month in which it was asked that wholesalers be allowed to grant credits to retailers for return of jewelry sold prior to May 19th. The Assistant Deputy Minister sent the following reply:

"You are informed that no credits may be allowed for war excise tax paid on jewelry before the 19th May, 1920, when such jewelry is returned by purchaser on or after May 19th."

The injustice of such a regulation is very evident as manufacturers have been accustomed to grant credits on goods returned ever since the excise tax was imposed two years ago. The department takes the position, however, that to continue the privilege would result in many evasions of the tax, as dealers might return a great many goods, secure the rebate of taxation and then purchase the same goods without paying the ten per cent. Such a line of reasoning is very far fetched as attempts to defraud the Government would be very few and far between and easily checked.

The Assistant Deputy Minister further stated: "With reference to jewelry sold on credit by retail jewelers, you are informed that the tax as provided in the Amendment to the Special War Revenue Act must be paid at the time of the delivery of such jewelry to the purchaser."

Another ruling made by the department is as follows:

Manufacturing jewelers who fix a re-sale price for their goods may fix a new re-sale price to include Luxury Tax—it to be so stated that this new price includes Luxury Tax. Firms selling such goods, who are required to collect Luxury Tax from purchaser at time of sale, will sell at this new re-sale price, dividing the amount into two parts—one part as the actual price of the article and the balance as the Luxury Tax. The two amounts when totalled will equal the re-sale price fixed by the manufacturing jeweler.

For example: New re-sale price of 1 doz. plated spoons. Hardware man selling 1 doz. spoons to customer will collect $11.00 from customer and invoice them as,

1 doz. Plated Spoons	$10.00
Luxury Tax 10 per cent.	1.00
	$11.00

Of course as soon as the luxury taxes become payable by means of stamps the merchant would affix and cancel a $1.00 stamp on an invoice for $10.00.

Retailers are Responsible

A retailer is responsible for the statements he makes as to the quality of goods he sells, whether he is merely repeating the statement of a manufacturer or not. It behooves retailers, therefore, to be certain as to the accuracy of descriptions which are given by manufacturers whose integrity might be doubted. Such a warning was recently issued by H. J. Kenner, secretary of the National Vigilance Committee of the Associated Advertising Clubs.

In the case in point, a retailer had taken refuge behind the fact that the goods he had advertised had been misrepresented to him.

"The retailer," said the National Vigilance Committee, "is held responsible morally and legally for the accuracy of the statements appearing in his advertising, whether or not he merely quotes representations made by the manufacturer from whom he obtained the merchandise.

"Of course, if the retailer has knowledge that the manufacturer is wrong, and he goes ahead with a misstatement, that is a fraud clearly, and even if a retailer hasn't knowledge that the manufacturer is wrong and quotes a manufacturer without making some effort to check up, the retailer can be held responsible legally. The retailer is looked upon by the buying public as a specialist and expert in the various kinds of merchandise which he sells, and the public relies upon him to set out all of the facts truthfully with respect to his merchandise and holds him responsible—and has a right to hold him responsible. The public has a right to believe exactly what it reads in advertising and to act upon that belief.

"The retailer is and should be held responsible for all of the statements appearing over his signature in advertising. If he does not know that they are misstatements, he should make it his business to know."

Tariff Enquiry Coming

SIR HENRY DRAYTON has announced that a thorough enquiry into tariff matters will be made this fall, and that he will tour the country from coast to coast, holding public sessions and giving the representatives of every trade the opportunity of presenting their opinions with reference to the best method of securing revenue. Sir Henry is frankly a protectionist, and entirely believes in encouraging home industries, so that little interference with the present customs tariff need be anticipated, with the exception of certain items where inequalities may be shown to exist.

It behooves the jewelry trade to take some action in the way of making preparation for presenting its case, as at the present time there are absolutely no authentic figures available with reference to the position of the trade, the amount of capital invested, the number of employees or similar information on which a plea for the encouragement of the industry could be based. There is every reason why the manufacture of jewelry in Canada should be fostered, but in the absence of detailed particulars, the tariff commission will not be in a position to make any recommendations.

Advices from Ottawa are to the effect that the luxury tax legislation has very few friends, if any, in the Cabinet as at present constituted, and there is a very strong probability that the whole idea will be abandoned next year. All that is needed is a concerted move on the part of business interests to secure such a desirable end. The Government is looking for support from every possible quarter, and will be more than willing to meet the wishes of any considerable body of business men. The retail merchants of the country should be a very compelling force in the shaping of the financial policy of the Dominion, and if their views on the luxury tax question are properly presented, they can exert a very powerful influence in the direction of having the legislation repealed. It will be necessary to have an organized campaign to bring all possible pressure on the Government, and every jewelers' association should take up the question and see that its local representative at Ottawa is fully posted on the fallacy of the luxury tax idea and impressed, from a political point of view, with the importance of abrogating it. Then the pressure on the Government can be concentrated at short range.

On mules we find two legs behind,
And two we find before;
We stand behind before we find
What the two behind be for.

The copyright form of the advertising slogan of the jewelry trade.

"Gifts that Last"

HEREWITH is shown a reproduction of the sign "GIFTS THAT LAST" intended for use in display windows of jewelry stores. Several requests have come in for the sign since it was shown at the Ontario convention and a consignment of fifty is now on the way from Chicago. It is expected that it will be possible to dispose of these at one dollar each after paying express, duty and exchange, although this will allow of no margin for handling. The signs are reproduced on metal by a special process and are handsomely mounted so as to be an ornament to any window or counter. Retailers who are desirous of securing one or more of them should address the Secretary of the C. N. J. A. at once as the first shipment will last but a short time and delay will be experienced on future orders.

Jewelry Imports are High

A MARKED increase in the value of importations of jewelry and allied lines for the fiscal year ending March 31st is shown by the figures of the Department of Trade and Commerce just issued. Perhaps the most striking increase is shown by the imports of precious stones, which, for the year ending March 31st, 1918, were valued at $1,401,071, and, for 1919, at $1,424,088. The last return shows that the amount has jumped to $5,315,703. The marked increase in prices accounts for a considerable proportion of the difference, but the trade never before has reached such figures.

A pronounced advance is also recorded in the value of clocks and watches imported, the total for the last fiscal year being $3,126,267, as against $2,448,449 in 1919 and $1,248,934 in 1918. Jewelry imports for 1920 were valued at $1,242,010, an increase from $750,771 in 1919. Silver bullion increased by over a million dollars, the figures being $3,282,370 in 1919 and $4,498,284 in 1920, the increase in cost being again largely responsible. Every other line shows a tremendous percentage of gain, evidencing the return of the jewelry trade to its pre-war condition.

The Jeweler's Advantage

MUCH thought has been devoted during the past month to the position of the jeweler in the handling of cheap clocks and watches, fountain pens, safety razors and other nationally advertised articles. Under the arrangement made with the Government, the jeweler is placed at a disadvantage in the sale of these lines as he must include them in his turnover, while dealers outside of the jewelry trade can handle them without regard to the tax. A number of suggestions have been made intended to relieve the retail jeweler, but it has been found to be a very difficult problem to work out.

With regard to clocks and watches, the position of the jeweler is largely controlled by himself. He is the natural purveyor of such articles and his technical skill and knowledge should be worth money to him. Other merchants handling these goods purchase them solely on appearance and price and cannot tell their customers anything about them. The jeweler is equipped to guarantee their reliability and if any thing goes wrong with the works, to place them in running order. He should, therefore, take pains to capitalize his knowledge by impressing on the public that the proper place to purchase clocks and watches is at the jewelry store. Now is a very opportune time to drive this fact home. Let the jeweler advertise it, both in his windows and in the local papers. All kinds of dealer's helps can be had from the distributors and a big display will surely attract big business. A window full of clocks is a strong attraction, and if it is featured by the inclusion of a few old timepieces to illustrate the changing styles, so much the better. The jeweler can get a better price for clocks and watches than his competitor because he is better equipped to handle the business and, if he will go after it hard, can also get by far the greater share.

Uninformed Collectors Cause Trouble

IT is difficult to understand how a man in such a responsible position as that of Collector of Inland Revenue in an Ontario district should be content to remain in ignorance of the regulations which he is paid by the Government to put into effect. But such has been the case in several Ontario districts in connection with the luxury tax legislation. Instances have been reported to the Canadian National Jewelers' Association in which the collector has insisted on collecting the tax from the jewelers of his district upon the basis of the regulations as at first submitted to the House of Commons, thus requiring them to pay twenty per cent. upon jewelry and to submit their sales slips for inspection. As the jewelers had been doing business on the ten per cent. basis, the disconcerting effect of such a requirement can easily be imagined.

The matter was at once brought to the attention of the Assistant Deputy Minister in charge of the administration of the Act, with the result that the following telegram was sent by him to the different collectors:

"Pending issue of licenses, you are instructed to permit persons or firms, including jewelry branch of a departmental store whose chief business is selling of jewelry by retail, to transact business upon basis of ten per cent. tax on turnover, as provided by Section nineteen BB, subsection C, recent amendment to Special War Revenue Act. Licenses will be forwarded within a few days. Under foregoing circumstances sales slips unnecessary."

The collectors took the position that, until licenses were issued, the regulations first issued were in force, but there never existed any authority to take such a position.

The Jewelers' Security Alliance

MORE than passing interest will attach this year to the annual meeting of the Jewelers' Security Alliance of Canada, which will be held in the King Elward Hotel on Wednesday afternoon September 8th. This date was selected with a view to having as large an attendance as possible, it being in the second week of the Exhibition and there being a strong probability of a number of members being in Toronto at the time or being willing to make the trip. This will be the thirty-eighth annual meeting of the Alliance, and while its scope and influence have not widened with its approach to a venerable age, there will be a serious discussion as to the advisability of extending its operations so as to cover the entire country and to include all classes of robberies as well as safe burglaries. This year there has been an increase in members, among them a number from Halifax, and had the Alliance been ready to receive the applications of jewelers from all sections of the country, a great many more names might have been enrolled. It is hoped, therefore, that there will be a large attendance at the annual meeting so the subject of expansion may be thoroughly discussed and a strong association formed for the protection of the trade.

Notes from the British Isles

By the London Correspondent of the "Trader."

Trade is quiet in Great Britain at the present time owing to the high prices prevailing. This, at all events, as far as retailers are concerned. Manufacturing trades are busy, after a very welcome decline in the silver price. Export orders for electro-plate are large and there is no fear of unemployment in any of the allied trades here.

The public is becoming more prone to insist upon British made goods when possible in preference to foreign goods.

The market here for jewelry is on the whole very good after a record two years. Indeed, until quite recently, there were few trades that could boast of such a prosperous era as the kindred trades had been enjoying. As before stated even now the demand is excellent, especially so where export orders are concerned. There is a very good market in South America upon which British manufacturers are striving to get a hold. Before the war Germany did most of the South American business in cheap goods, and is once more trying to flood them with cheap articles. As our own exports there are of the better class, we do not anticipate any great falling off.

The report of the Committee on Merchandise Marks has just been issued. Nothing very definite seems to have been decided upon, however. The chief point appears to be a recommendation that the Board of Trade should have power to require marks of origin to be placed upon all goods that are deliberate imitations of British articles, or are calculated to deceive the buyer.

Messrs. Handley-Page, the well-known aeroplane makers, have commenced an air service for diamond carrying from Antwerp and Amsterdam to London. Also arrangements are being made for transporting Swiss watches to London by air.

Silver coin melting operations have been carried on in France for some time past. It is stated that franc pieces were bought with a premium of 4 cents over face value and the melted silver sold in Switzerland at 10 cents above.

It is better to carry a small space every day or at least regularly in an advertising medium, than to make a big splurge once in a while.

Stealing Wrist Watches

To steal a wrist watch without the owner's knowledge would appear no easy feat. But to specialize in stealing watches from the wrists of their wearers would seem inconceivable, says "Answers."

That the pickpocket is not lacking in inventive ingenuity was demonstrated the other day through the fortunate capture of a man who was arrested at a well-known race meeting for "loitering." On the way to the station he was seen to throw an article over some garden railings. His captor noted the spot, and later retrieved the unwanted property of the prisoner.

It consisted of a flat, extremely thin wafer of steel with rounded, collar-like edges, to which was fastened (cutting edge down) a blade of a pair of long manicure scissors. Its use was a mystery to the detectives until eventually enlightened by the prisoner himself. By slipping the flat piece under the wrist strap of a watch—preferably when the owner's attention was concentrated on the finish of a race—and squeezing, the razor-like edge of the scissor blade would shear through the strap, as though paper. The watch would then drop to the ground and be picked up and passed back to a friend of the operator.

The man, whose police record showed various sentences totalling fifteen years, further said that this instrument was known to the fraternity as a "cheap-watch-getter," but there were others in existence that could cut quite as easily through gold, silver and platinum straps. These latter, he said, were known as "sparkler clippers."

If I Were a Jeweler

In a small town, I would feature wedding gifts at all times. I would keep track of all engagements and near-future weddings, and whenever possible I would try to get from each bride-to-be an expression of her preference in silverware and other articles in the wedding present line.

One way to do this would be to write a carefully worded letter to each young woman, saying that since most of her gifts would probably come from my stock I would appreciate it if she would visit the store and tell me her preferences.

After the young woman called on me I would card-index all the information for future use.

If it were to be a large wedding I would stock up a number of articles of designs she approved. This could be done on temporary approval stock, for a three-or-four-week period.

When purchasers were selecting wedding gifts I would have my clerks refer them to me. I would then tactfully mention the expressions of opinion made by the prospective bride and could aid in their selection to avoid duplications.

I would submit to the bride-to-be samples of suggested monograms for her approval.

My sales would increase, I feel, to a great degree, for my thoughtfulness would surely be remembered by my customers when in need of other articles in my line, and they would purchase of me rather than go elsewhere.

O. D. Foster in "System."

A correspondent asks: "Where would I be likely to obtain parts for the Lorch, Schmidt & Co. lathe, chucks especially?"

It will probably be very difficult to obtain what our correspondent requires on this side of the water, as none of the material houses has them. The best plan probably would be to write Hardinge Bros., of Chicago, who will duplicate the chuck on request.

The Treatment of Time

By ARNOLD CLARISTIAN

TIME is the dominant asset. Not appearing as such in the records of nations, institutions or individuals, it nevertheless calls clamantly for closest conservation, and is worthy of a mural tablet or wall-card in admonition of those concerned—one and all.

Our measures of Time are so sadly defective—both as regards Chronology and Horology—that leave is taken to suggest scientific rectification of those of each in relative order.

CHRONOLOGY.

Various methods have been suggested to supersede the present crazy calendar in use in the countries whose peoples profess the Christian religion.

So early as 1899 one writer made the following suggestion. The solar year should be divided into thirteen months, the first twelve having each 28 days and the thirteenth ordinarily 29, but in leap year 30, the excess day or days in the thirteenth month not to be as of the week. "The year would commence on either the winter or summer solstice, making the calendar more rational and consistent with astronomical events, and also simpler; for the first, eighth, fifteenth, and twenty second days, in fact every day of each month, would be on a corresponding day of the week, and the dates of the full moon, etc., would be more regular."

Another pre-eminent reformer suggests the adoption of thirteen months of 28 days each, treats Christmas Day as a day without either week-day name or monthly date, places the newly-created 13th month (for which he suggests the name of Sol) in mid-year, and transfers Leap-Day as a day without week-day name or monthly date, to be a holiday preceding his seventh month "Sol."

The Calendar Reform Bill of 1908 (United Kingdom) recommended that preceding the first day of January in each year there should be a day intercalated to be known as New Year's Day, which is to be a public holiday and shall not be a day of the week, month or quarter. Leap-Year Day was to be intercalated between the 30th June and 1st July in each Leap Year. The remaining 364 days shall be divided into four equal quarters which shall consist of three months, containing respectively 30, 30, and 31 days.

While the Bill of 1911, although treating the excess day or days in manner similar to that in the Bill of 1908 would divide the quarters into months of 28, 28 and 35 days respectively.

As the earth is at perihelion, that is to say, nearest the Sun on January 1st, there is not any good reason to change the date for commencement of the year.

Ever since the perusal of the article of 1899 I have been an adherent of the cause and the subject of calendar correction has received my closest attention, the result being the development of several features apparently minor but in reality of importance. In an article on "Common-Sense Denominations" published in 1902, I embodied the suggestions of my predecessor in this connection; in 1905 printed in Esperanto for world circulation a "Common-Sense Calendar" providing for 13 isochronous months and the excess day or days as they arise, accompanied by tables of equivalents; and on May 10th, 1912, contributed to a newspaper an article recommending an "Eternal Calendar" of 14 months, since perfected, to which reference will presently be made.

The year of the seasons, called the tropical year is the natural unit of time. It contains 365 days, 5 hours, 48 minutes and 46 seconds.

The calendar in present use in European countries and colonies is a Roman institution. Roman historians adopted as an epoch the Foundation of Rome which they signified by the abbreviation A.U.C.-Ab (anno) Urbis Conditae (from the year of the founded city). This epoch is believed to fall in the year 753 B.C. It was at first revised and reformed by the Julian calendar devised by Sosigenes providing for 365¼ days (the year beginning in March) and this was instituted by Julius Caesar in the year 46 B.C.

In the sixth century the Christian Era was adopted in

ETERNAL CALENDAR
of
FOURTEEN MONTHS.
Devised by Arnold Claristian,
1932
And forever thereafter.

Month	Week	Days of Week							Excess	
		Sun.	Mon.	Tues.	Wed.	Thur.	Fri.	Sat.	Over No. 365	Leap No. 366
ISOCHRONOUS										
1 January	Each of four weeks. First	1	2	3	4	5	6	7	Every year.	In leap year only.
2 February										
3 March										
4 April	Second	8	9	10	11	12	13	14		
5 May										
6 June										
7 July	Third	15	16	17	18	19	20	21		
8 August										
9 September										
10 October	Fourth	22	23	24	25	26	27	28		
11 November										
12 December										
13 Innominata										
SHADOW										
14 Umbra									1	2

SEASONS AND ZONES

COMPARATIVE TABLE.

Pode..... Long.
Lat.
Antipode.....
red Lat. (red) Long. (red)

	Zone				
Season	Arctic	North Temperate	Equatorial	South Temperate	Antarctic
Spring.....					
Summer.....					
Autumn.....					
Winter.....					

Insert in the above spaces serial numbers of days of year when seasons begin at specified places.

Italy and thereafter in other European countries concurrently with the acceptance of the Christian creed. Henceforth years are distinguished by cardinal numbers before or after the Incarnation, the period being denoted by the letters B. C. (Before Christ) or more rarely A. C. (Ante Christum), and A.D. (Annus Domini).

The next rectification was by the Gregorian Calendar devised by Clavius providing for the true time and this became effective on October 15-5, 1582, by ordinance of Pope Gregory XIII, in all those European countries and possessions where the Roman Church was dominant. Adjustments are effected by the addition of a day in those years the numbers of which are divisible by four, with the exception of centurial years the numbers of which are not divisible by 400. This occasions a short deduction, in 400 years, of 2 hours, 53 minutes and 20 seconds, or at the rate of 26 seconds per annum, which in 3323 2/26 years would amount to one day, a matter that can hardly be viewed as concerning those of the present generation.

The Christian is an indeterminable era, named after the founder of the religion professed by one group of peoples, consisting of a series of quadriennia, containing, according to the specified adjustments, either three years of 365 days and one of 366, or four of 365, beginning on the first day of January (eleven days after the winter solstice in the Northern Hemisphere) such years being without designation or dedication. Each year is divisible according to seasons of which four are accepted—spring, summer, autumn and winter—and again according to months of 31, 30, 29 or 28 days. As seven days constitute a week—under the present system of months with irregular number of days—after the month of January the days of the week do not fall on month dates that are in arithmetrical progression.

On the principal points requiring consideration the following comments and recommendations are submitted:

Designations of years.—The years in each quadriennium should be serially numbered and receive the respective elemental names of Air, Earth, Water and Fire.

Dedications of years.—The years in each quadriennium should be further identified with the obligatory activities of mankind and respectively dedicated to Instruction, Production, Distribution and Protection, and in their several years persons associated with such activities should have precedence. By this rotation the present tendency to caste would be abolished.

New Year's Day.—While the spring or autumn equinox might be more astronomically desirable, the most practical day with which to begin the year would be the day of perihelion in the Northern Hemisphere (in which dwell most civilized peoples), that is to say on the 1st January, as at present.

Divisions.—These do not call for even quarters of uneven months, but for months of even weeks from which statistics can readily be prepared for even quarters. The year should consist of 14 divisions known as months—13 isochronous months of 28 days each and in sequence thereto one shadow or midget month, in ordinary years of one day and in leap years of two days. The day or days of the shadow month shall not be reckoned as of the week nor need they necessarily be holidays. The names of the first twelve months may continue as at present, the thirteenth—Innominata—will remain for consideration, and for the fourteenth "Umbra" would appear to be singularly appropriate.

Era Nomenclature.—The world is not peopled exclusively by Christians, but among others by Chinese, Japanese, Hindus, Parsees, Mohammedans and Jews, all of whom recognize different eras, more or less religious, and therefore a new non-religious nomenclature should be adopted agreeable to these peoples, as for instance, "All Peoples' Era,"—in more convenient form "All Nations' Era,"—"Era of Man," or best of all, "Era of Vicinalism."

Date of Institution of Era.—The present era should terminate preferably with the first quadriennium in the last year of which the 31st of December shall fall on a Saturday. This will occur in the year 1932, with which year the present era should terminate, and the following day would thereupon become Sunday, January 1st of the year 1, E. V. (Era of Vicinalism).

By the adoption of the foregoing suggestions the Calendar becomes scientific in every respect, uniform through-

QUADRIENNIUM

Year of Quadriennium			Months		Days	
No.	Elemental Name	Dedication			Common Year	Leap Year
1	Air	Instruction				
2	Earth	Production	13	Isochronous, each 28 days	364	364
3	Water	Distribution	1	Shadow	1	2
4	Fire	Protection				
Each year contains			14		365	366

out the world, except with regard to the occurrence of the seasons.

Subjoined are tables in illustration of the rectifications proposed and ancillary thereto:

1.—Quadriennium.
2.—Eternal Calendar.
3.—Comparative Table of Seasons—Applicable to Pode and Antipode.
4.—Condensed Table of Calendar Equivalents—Effete and Eternal Calendars.

HOROLOGY.

The treatment of Time does not end with Calendar Reform and leave is taken to suggest more scientific standardization of "the eternal enemy" in respect of Horology. In this connection it will be necessary to first consider the beginning and thereafter the divisions of the day.

CONDENSED TABLE OF CALENDAR EQUIVALENTS.

Effete Calendar		Day of Year	Eternal Calendar	
M	D	No	D	D
1	1	1	1	1
	29	29	1	2
2	26	57	1	3
3	26	85	1	4
4	23	113	1	5
5	21	141	1	6
6	18	169	1	7
7	181	197	1	8
8	14	225	1	9
9	11	253	1	10
10	8	281	1	11
11	5	309	1	12
12	3	337	1	13
	30	364	28	
	31	365	1	14
	&e.	&e.	&e.	

Beginning of the day.—The day has begun or begins at a different hour with different peoples, principal of whom are the following:

Midnight...British, French, Netherlanders, Germans, Spanish, Portuguese, Americans, etc.
Sunrise....Babylonians, Syrians, Persians and modern Greeks.
Noon.....Ancient Egyptians and modern astronomers.
Sunset.....Jews, the Church, Ancient Britons, Athenians, Chinese, Mohammedans, Italians, Austrians, Bohemians, etc.

There does not appear to be any sufficient reason to depart from the general custom of beginning the day immediately after midnight.

Divisions of the day.—These are found to vary according to latitude. At the equator the day divides evenly into light and darkness whereas at the Poles light and darkness vary from all light in midsummer to all darkness in midwinter. The Druids treated the day as in four parts (1, Morning; 2, Vaporlessness; 3, Noon, and 4, Evanescence), amplified into eight parts:

1. Midnight (literally Separation).
2. Dawn.
3. Morning.
4. Vaporlessness.
5. Noon.
6. Rest.
7. Twilight (Evening, After-Rest or Disappearance).
8. Overcast.

It was in this way that they generally computed time, and the divisions of the day of which they enumerated eight parts, and three hours in each part, and reckoned thus, namely, the first, second, or third hour of Midnight, Dawn, etc., and so on in respect of every one of the eight divisions. The Northmen also formerly had divisions differing from those of the present day.

Under the present unscientific system of a dimidiated day great difficulty is experienced in the distribution of working hours. The twenty-four hours' day with its two twelve-hour watches, while apparently appropriate in equatorial regions, is elsewhere unsuitable, and more especially so to the Temperate Zones in which are located most of the civilized peoples.

The day should consist of five watches, each containing five hours, each of fifty minutes, each of fifty seconds, the divisions being aliquot in accordance with the decimal principle. The new hour would be of the present value of 57.6 minutes. The quarter-hour or range would be correspondingly 14.4 minutes, and being the one-hundredth part of the solar day Time would at last be in decimalizable denominations. By this change the five principal longitudinal divisions of the planet would be in correspondence with those of latitude and all denominations would come within the scope of the decimal scheme. Instead of having, as in Canada, arbitrary so-called "standard" times at Atlantic, Eastern, Central, etc., scientific standard times would come automatically into operation at defined parallels from the governing meridian.

TABLE OF DIURNAL DIVISIONS.

50 seconds	1 minute		
2500 seconds	50 minutes	1 hour	
12500 seconds	250 minutes	5 hours	1 watch
62500 seconds	1250 minutes	25 hours	5 watches 1 day

The writer's knowledge of this subject is now transmitted to the reader. May pleasure and profit attend the process of perusal.

The First Jeweled Ring

The first finger ring is supposed to have been worn by Prometheus, who stole fire from heaven that man might warm himself and cook his food. This act so incensed Jupiter that the king of gods condemned him to be chained to a rock where vultures could constantly feast upon him. The sentence was carried out, but Prometheus was released. Then Jupiter ordered that Prometheus wear a link of chain about his finger as a reminder of the punishment. A fragment of the rock to which he had been chained was set in the ring, so that he might still be regarded as being bound to the rock.

DIURNAL DIVISIONS

	Denominations.				
	Day	Watches	Hours	Minutes	Seconds
Day	1	5	25	1250	62,500
Watches	..	1	5	250	12,500
Hours	..	..	1	50	2,500
Minutes	..	..	..	1	50
Seconds	..	..	..	..	1

A Lesson from the Chemist

By Richard F. Bach, of the Staff of the Metropolitan Museum of Art.

OF all types of activity receiving direct stimulation from the war, none has so well profited by the present isolation of America as the science of chemistry. Official reports for the year preceding last June offer satisfactory information as to the growth of the dyestuff industry. Of aniline dyes, America *imported* in 1914 products to the value of $7,241,406, and four years later *exported* similar products to the amount of $7,296,080. There is a sermon in these figures. Four years have accomplished, not only a complete neutralization of the former import figures, which may in this case be considered a negative on the thermometer of trade, but have in addition witnessed a positive gain above zero of an amount more than equivalent to the previous importations.

These coal tar dyes we formerly purchased from Germany. We now make essential colors sufficient for our own requirements and have begun to sell to other countries that have not so well profited by the opportunities of the war. In fact, latest reports show that our sales outside the United States are being made at a rate which would be represented by an annual figure of close to ten millions and this does not account for the factor of acceleration.

For those interested in the industrial arts, the initiative of the chemists offers pregnant suggestions. The same advantage which the chemists saw in America's isolation, the Allies have undoubtedly seen as a menace to their own commercial progress. There will be as many millions of mouths to feed in Europe, there will be as many artisans and workers capable of the highest type of tasteful execution as ever before; there will be put forth as a consequence the utmost efforts to re-establish European leadership in the industrial arts in the American market.

American manufacturers in the industrial arts fields must take advantage of their opportunity to improve their foothold in the markets of the world. American distributors must be convinced that the public deserves the best; the people must realize the plus quality of design in their own decorative apparel. To this end the schools must teach taste and appreciation rather than inane drawing without objective in execution. To this end schools of industrial art must be established. To this end we must a beginning in training our own designers to provide for our own ends in our own way. To this end all of our manufacturers, designers, artisans, craftsmen, workmen, school children, and all who run and read, must find time to visit the museums, to take advantage of the enormous opportunities offered, not only by the collections themselves, but in the way of lectures, study rooms, photographs, publications, expert advice, and many other lines of direct educational usefulness. We have only to consider the work done by the museums in this connection to be assured of the immediate purpose which actuates them. When the arts of peace will be called upon to restore balance, when these arts begin to function once more as a lodestone of life, the work of the museums will be rated high.

It is the high duty of craftsmen and women in the various arts of ancient lineage and of honorable history, in their effect upon the growth of civilazation, to cherish constantly the ideal of absolute perfection of design and reliability of workmanship, and this duty, like the arts themselves, has changed progressively with each decade of time. In the year 1919 it came to mean that handicraft in itself is not complete as an evidence of human progress in art. This handicraft must also exert its direct effect as a check upon machine manufacture, improving this by excellent example and by faithful practice. Nor should the craftsman wait for the manufacturer to come to him for suggestion; the obvious duty lies in the other direction. The craftsman in lace as in metal and other fields must convince the manufacturer, who must in all cases supply the mass requirements of the people generally, that only the best product in design and execution is good enough. The best workmanship and the best design will invariably remain in control of the handicraftsman, but unless he had demonstrated to the manufacturer engaged in mass production the guiding value of his craft as a standard, he has performed but the tithe of his mission and his finest work must remain nothing more than a voice in the wilderness.

And how does all this concern those interested in the jewelry field? the designers, chaissers and others whose work tends towards the decorative aspects especially? The answer is easily found, for there are only two lines to follow. To begin with a certain fundamental value characterizes all the arts. The design for a hair ornament may be seen in an arrangement of lace in an exhibition case in the gallery; a decorative background for a jewelry advertising page has even been discovered in an ecclesiastical vestment. Jewelry makers and designers have the advantage of unlimited resources, not only in actual collections of jewelry, as seen in the gold-room at the Metropolitan Museum, but also in the various details in metal which form part of other collections. The Decorative Arts wing, for instance, contains many ivory carvings, likewise a large number of enamels. There is a collection of Roman jewelry, as well as of early Christian and examples illustrating the time of Charlemagne. Above all, there is the splendid collection of Egyptian jewelry, which is the finest that ever came out of Egypt, for which a special jewelry room has just been completed. This was ready at the time of the celebration of the fiftieth anniversary of the Museum in May.

I have found that the best results have been obtained by artists, practical manufacturers and other business men who have used the Museum when they have sought for inspiration rather than for individual motives, or when they have sought their motives regardless of their own per-

(*Concluded on page 74.*)

This article was written for THE TRADER by a man whose particular function on the staff of the Metropolitan Museum of Art, New York, has been the assistance of producers in putting to practical use the inspiration to be found within the museum. Quite naturally, it possesses the American viewpoint. America, however, is a continent; it includes Canada as well as the United States; and the problems which face Canadian industry are not greatly different from those of the republic to the south. Canada also has her museums. Like those of the United States, they are not used as extensively as they should be by jewelers or others. The suggestions given in the article may therefore be of use and benefit to those really *interested in the jewelry trade. This applies to consumer and retailer equally with producer.*

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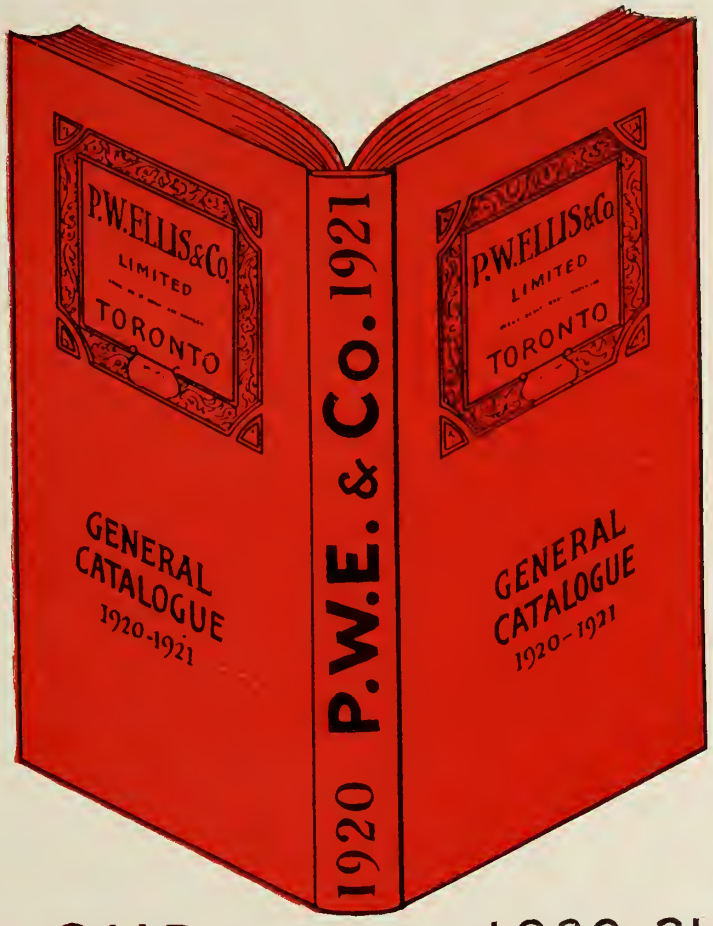

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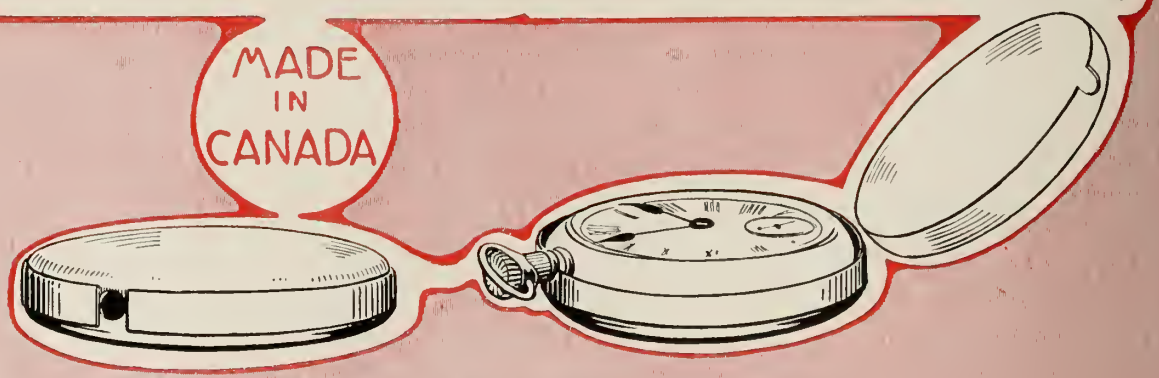

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Exquisite Forms in Glassware

Genius of Great French Artist, Rene Lalique, now Directed Away from Enamels and Jewelry

By Doris Hemming, Special Paris Correspondent of the "Trader."

THERE is something wonderfully spiritual in the works of Rene Lalique. Whether lying about his studio in the Cours la Reine or displayed in the pale purity of his showrooms in the Place Vendome, his glassware possesses that rare quality that attracts as inevitably as a powerful personality. They are as intoxicating to the senses, these exquisite forms in glass, as lofty mountains, or a Beethoven sonata. They are in reality closely akin to poetry, for are they not ideas lightly imprisoned in a diaphanous medium and swayed by a measured rhythem? To me they are art in the true sense of the word, embodying realities and purged of the dross and mediocrity that hampers so much of the work of the artists of to-day.

Mons. Lalique's work is a revelation of the possibilities of glass as a medium. His misty effects and sweeping lines are as far removed from the blatant cut glass in which we revel in America as the rinestone is distinct from the pearl. Glass in his hands is a new substance in which a thousand unexpected forms are hidden awaiting his master touch.

It is quite a dozen years, he told me, since he first discovered the artistic possibilities of glass. Up to that time he had devoted himself to the creation of enamels which had already gained him a reputation on the two continents. From his work in clear and clouded enamels came the inspiration, and once launched forth in the new direction he has scarcely turned back to the consideration of jewelry.

"Glass to me is a most impelling medium," he said, "and its possibilities are so endless that I feel I have only just touched the surface of the new artistic world it has opened to me."

"Only just touched the surface," I echoed mentally, as I looked about the studio where one luminous form and then another attracted me irresistibly. "These vases are perfect. One hesitates to advance a step further for fear of losing the magical secret."

In the place of honor was a slab of crystal in which are carved two mythological water-horses in flowing design. The slab is supported upright on a chased bronze stand inside of which are fitted little electric bulbs. A touch of the button and the horses glow like dull fire, and the crystal fades away. Could a more exquisite table centre possibly be imagined?

In a corner I discovered a weird little ornament portraying a stork brooding on a chimney pot. The stork is curiously effective by reason of the ground glass flecked with black of which it is made. For a moment I thought that it was carved in discolored quartz until my host explained that the dull blotchy effect which I found so charming was the result of a new treatment of glass that he had discovered. 'C'est fait tres peniblement," he added, "tres peniblement."

This dull powdered effect occurred again and again in the collection, often accentuated by combination with a slab of purest crystal. In a large bowl in which full blown roses melted into the smooth lines, the effect was as if a fleeting shower of charcoal had been dusted over the velvety surface of the ground glass. Another vase was tinged with traces of terra cotta and others blue or rose. It is a rare secret which produces such exquisite harmonies!

For my benefit the artist brought out a small statue carved in what at first seemed alabaster. Again it was glass, colored and semi-transparent, and moulded with the freshness of carved marble. Mons. Lalique here draws his inspiration from the Greek marbles, for this spirit of water, destined to preside over a fountain, is veiled from head to foot. His treatment of the soft folds recall one's favorite models of antique drapery. It is with these delicate statues and statuettes that glass as a medium is put to the greatest test. One may blow symmetrical shapes and model conventional designs, but very different qualities are required to reproduce the "human form divine." Mons. Lalique's collection contains many figures both nude and draped, carved into the inner or outer surfaces of a vase, or standing upright on their pedestals.

One of the most intriguing examples is a pale blue bowl with a narrow neck, clouded ever so slightly like water tinged with milk. From the inside of the bowl are cut the figures of maidens with long flowing hair. The soft outlines of their bodies melt indistinctly into the cloudiness of the glass.

The spirit of the ancients seems to haunt this modern studio with rare persistence. Here one finds the slim neck and swelling sides of an amphora adorned with a floral design, and there a vase that is Egyptian in all but medium. Into the mouth of this tapering vase is a stopper that droops over each side like the elongated crescent that the daughters of Isis wore for a headdress. It is made of clear crystal with lotus blooms glowing dully in the centre. The vase itself is fluted and polished dull. The artist placed an electric bulb in the vase and the lotus took on a wonderful new lustre.

These translucent lamp shades are among Mons. Lalique's more recent creations. The development of this design is a half-section of a vase fastened against the wall with an electric bulb inset. Shadowy forms float across the surface without distracting the purity of the outline.

In the centre of a glass case is a large shallow plaque of clear crystal. Three downy thistle heads form a flowing design that is enamelled deep into the surface in black. The same process is followed in another plaque where two male figures are sparingly suggested in heavy black strokes. In strong contrast to this modernism is the little powder box of deep blue or violet glass with a white figure adorning the cover in delicate reminiscence of Wedgewood.

The great variety of models that are to be found in Mons. Lalique's studio and showroom confirm his statement that he is still in the experimental stage. Here one finds a mirror frame made of ground glass combined with inlaid wood. Again for a paper weight there is a beetle as cold and hard as a fossil. There are toilet sets with delicate narrow borders in color and signet stamps as fantastic as they can be. These may one and all be products of the experimental stage in the process, but they are

(*Continued on page* 110.)

The Pearl

II.—Problem of Its Origin and Formation

By Estelle Arnold.

WHILE theories as to the origin of pearls have been confirmed in a number of cases, science is unable to state definitely their every source of development.

An animal product, it is secreted by a certain shell mollusk, a pearl-forming bivalve, of which there are a number of families. The two most important varieties of these are:

The true pearl oyster, or pearl mollusk (known as Meleagrina Margaritifera), which produces the silvery milk-white pearls of the finest quality, and has a shell of from two to eight inches across. This variety furnishes to commerce vast quantities of mother-of-pearl.

The fresh-water mussel (known as Unionidas Margaritifera), usually termed Unios. Both of these are inhabitants of warm seas and rivers, and streams of many temperate zones.

The outermost layer, or so-called "epidermis" of the shell of any bivalve consists of a horny material known as conchiolin, beneath which is the shell proper. The outer shell (there being two) is formed of minute prisms of calcium carbonate, separated by thin layers of conchiolin. The inner shell forms the internal lining and consists of the same two materials, but arranged in alternate layers, parallel to the surface.

The luminated internal layer, varied in thickness, is what is known as nacre or mother-of-pearl. The luminæ, of which this pearly or nacreous layer of the shell is built up, is of that variety of calcium carbonate known as aragonite. The calcium prisms forming the middle layer of the shell consist of calcite, which, while of the same constituent, is softer and lighter than aragonite.

The lustre which characterizes mother-of-pearl is exhibited in all substances that are built up of transparent, over-lapping luminæ, while the play of colors is due to very fine, irregular striations or furrows, which sometimes form small close rings. These conditions are the result of purely physical causes.

The different parts of the shell of the mollusk are secreted by the so-called mantle, or two lateral flaps, the edge of which secrets the so-called "epidermis." The outer surface lays down the calcarious luminæ, of which the nacre is composed, while the narrow zone around its margin is the prismatic layer, between the outer surface and the mother-of-pearl nacre.

The formation of pearls is an abnormal occurrence in the life of the mollusk, as only about one in thirty or forty are said to contain pearls. These may contain but a single pearl or a number—it is only on rare occasions, however, that they develop any great quantity. In this connection one of the most remarkable cases known was of a mollusk from the Indian Ocean, which contained eighty-seven pearls. As a rule the greater the number of pearls found in a shell, the smaller they are.

In the beginning its nucleus may have been a tiny grain of sand or a boring parasite. This cause is soon evidenced by the blister in the mollusk, which in appearance is like the bleb raised by a blister on the human skin. Oysters are subject to attacks of water mites, small fishes, boring sponges, and worms, together with the surrounding seaweed, or in some cases, an egg of the mullusk itself. Any of these may cause blisters, resulting in pearls.

Its tender tissues are readily irritated, causing an abnormal flow of nacre or mother-of-pearl. This enveloping the intruder—which the oyster is unable to exclude—by numerous coatings of microscopic thickness overlapping one another, forms a solid pearl, which when cut in two has the same appearance as an onion.

It was the French naturalist, Reaumur (1683-1757), who was the person to point out that their structure is identical to the molluscan shell.

This concentric structure of onion-like interior is found in the most beautiful pearls, the exceptions being those that show their interior spherical cavities to be perfectly empty; or where the nucleus consists wholly of nacre, displaying in all their parts a regular and continuous texture without the least trace of foreign matter. The more frequent formation points to the fact that the secretion of calcium carbonate is not continuous, but that there are longer or shorter intervals of rest. This is again proved when the pearl is raised to a red heat, as the concentric coats peel off and the luminæ separate from each other.

This structure may also be noted when pearls are worn for a long time strung together to form a necklace. Being comparatively soft (their hardness is but between 3 and 4, and rather less than mother-of-pearl), where perforated they are apt to fall off as scales, so that the orifices through which the string passes become wider and wider, and the greatest care should be exercised in caring for this precious possession.

Of a large and beautiful Indian pearl it was said it rolled around a sheet of white paper "like a globule of quicksilver," surpassing even the metal itself in lustre and whiteness.

Different species have different degrees of translucency. The translucent layers lying near the surface allow some light to pass through, which is reflected outward again from the deeper layers, and combines with that reflected directly from the surface to produce a pearly lustre. The surface is not perfectly smooth, but has irregularities, elevations, depressions, delicate ridges and grooves of microscopic dimensions, which helps to brgihten the softness of the reflected light. The greater the lustre, the thicker the outer nacreous layer. That with a perfectly pearly lustre is described as a "ripe" pearl; and when of silvery-white—due partly to the fact that it consists almost, if not entirely, of colorless nacre—it is classed of the first water, having left the hand of nature with a beauty that cannot be improved by artificial means.

Pearls of the most beautiful color and perfect form if they lack "O'rient" are comparatively valueless. One can picture the grief of the pearl fisherman when he meets with a pearl as ugly as a dead cod's eye, which a year prior might have been a gem beautiful to look upon, but from disease and decay (the preventive of which is beyond the power of man) makes it valueless.

To permit a sloppy package to be passed over the counter is poor business. No one enjoys carrying a package which is constantly threatening to part company with its wrappings or which looks as though it had been wrapped up by the inmate of a lunatic asylum.

The Cutlers of England

When Adam and Eve dined on apples and salad,
Keen hunger was sauce to relish their palate,
The man was contented and so was his wife,
And they never once thought of the use of a knife.

But Eve soon grew tir'd of diet so spare;
A plum she abhorred, and detested a pear:
Declared without flesh no joy was in life;
Of flesh they had plenty, yet wanted a knife.

To please his fair bride (though young in the trade),
Our ancestor Adam a knife quickly made,
Though rough and unpolished, yet all must agree
He was the first Master of this Company.

SO runs the song which the Cutlers' Company of old London have sung at their hall since time immemorial. And indeed while the craft may not date back quite to the time of Adam, it is in fact one of the most ancient of all the crafts, the guild in London dating from the fourteenth century at the latest, while apprenticeship is believed to have been practiced for several centuries previous to this. It is known at least that cutlery was a distinct craft in the reign of Richard I, the cutlers even then being men of substance and importance, and that in the twelfth century the cutlers were firmly established in London, admission to the craft and to the city freedom being obtainable through the customary route of apprenticeship.

THE DOORWAY—OLD CUTLERS' HALL.

In 1344 the officials of the mistery of cutlers were given powers to take proceedings against anyone guilty of false work. It was such powers, and the use of them by the various guilds, that helped to give English craftsmanship its world-wide reputation for excellence. Only the best could be purchased from members of any of the city companies, because only the best—or at least only honest product, living up to what it purported to be—was permitted to be exposed for sale. The system of apprenticeship, too, assisted greatly in maintaining the quality of the product, and the guilds were largely responsible for the continuance of this system until it was encroached upon and to some extent nullified by the inroads of trade unionism.

In 1370-80 further ordinances were adopted to strengthen the hands of the overseers, and more exact provisions as to materials and workmanship were defined. Knife handles of silver were to be of sterling quality, and those of wood were not to be colored. Journeymen who had not served seven years were to be tested as to their skill, and their wages fixed accordingly, while no master might give higher wages than those fixed till the journeymen had learned to deserve more. Cutlery might not be sold outside the city till it had been viewed, while no one could trade within the city till he submitted himself to the overseers. Cutlers must sell their wares at their houses and shops and not at "evechepynges" or hostelries. The election of wardens and their authority was provided for, and a modest recompense for their duties allowed them out of the fines imposed for faults presented by them. The wardens probably met at the "house of the Cutlers" near where Mercers' Hall now stands.

In 1416, under the Company's first Charter, a clause was introduced to relieve the great poverty and need of "many men of the Mistery of Cutlers by misfortunes at sea and other unfortunate chances." These persons may have been importers of ivory or those who exported or imported cutlery, but from the remotest times the freemen of London might deal wholesale in any merchandise they pleased, but when selling retail were obliged to confine themselves to the wares of their own craft.

The cutler's craft was in former times divided into several distinct branches: the *bladesmith*, or knifesmith, making the blade, the *hafter* the haft or handle, the *sheather* the sheath, while the cutler put the parts together and sold the complete article. The *hafters* were never an independent body, and the cutlers' right to oversee them was provided for in the Ordinances of 1379-80. They were mostly men of substance and high position.

The *sheathers* were more numerous than the *hafters*, and in early times formed an independent mistery, governed by Ordinances sanctioned in 1326-7 and again in 1375, which permitted night work hitherto forbidden, and made provision for the seizure of false materials of workmanship, wages and other matters. In 1408 the cutlers made complaint against the sheathers for bad workmanship ascribed to deficient oversight. The cutlers were responsible for the finished article, which was the product of the bladesmith and sheather, the handle and other necessary fittings only being supplied by the cutler. The Court of Aldermen decided that the Masters of the Cutlers and two of the Sheathers should make search jointly for all sheathes exposed for sale in the City.

The *grinders* were another subsidiary body to the cutlers, to whom they gave trouble in later times through bad workmanship and street brawling. The *bladesmiths* were the most important of all the crafts connected with cutlery. They were divided into two branches, the *swordsmiths* and the *knifesmiths*, and obtained the highest influence in the trade in the fifteenth and early sixteenth century but are met with as prominent citizens in the thirteenth century.

The small number of *knifesmiths* mentioned in records is probably due to the fact that they were more frequently described as cutlers and included in that mistery, whereas the swordsmiths came under the independent mistery of the *bladesmiths*. Under a Writ of Edward III the Mayor and sheriffs were ordered to see that every maker of weapons placed his mark upon his work, and all goods not so marked were to be forfeited.

The rivalry between the cutlers and bladesmiths reached its height in 1408, when three sets of ordinances affecting the two misteries were passed by the Court of Aldermen, the first on a joint petition of the two crafts alleging that "foreign" cutlers from various parts of England brought knives and blades for sale in London bearing forged marks, the sale of these defective goods causing discredit to both misteries. They therefore prayed that the London cutlers should be forbidden to purchase such

blades and knives, and bladesmiths should not be permitted to increase the cost of blades save with the joint consent of the Masters of both guilds. The second ordinance was the result of disputes as to the vexed question of search which brought money to the mistery who exercised it. It was enacted that two Masters of the Cutlers and the same number of the Bladesmiths should make a joint search of all blades exposed for sale in the City, the ordinance being similar to that arranged with the Sheathers in the same year (1408). The third ordinance affected the Bladesmiths alone and was obtained a fortnight later. It dealt with secret sales, hawking, the marking of blades and their quality. Other ordinances and regulations were obtained in 1463, 1501, and 1506-7, shortly after which the Bladesmiths ceased to be a separate mistery, being incorporated first with the Armourers and finally with the Cutlers after a struggle which lasted for quite a century.

The prices of cutlery in early times seem somewhat remarkable, even when allowance is made for the different relative value of money. A sword stolen by Thomas Drinkdale in 1281 was valued at 9d., while a large quantity of spear heads, some of which were gilt, were valued in 1320 at 2s. a dozen, or 10s. a hundred, and 63 knives, the property of Richard de Toppersfield, were valued at 6s. 8d. On the other hand, the archives of Westminster Abbey record that in 1385 one John Stavelee, a cutler, received 22s. for a knife, and in 1406, when goods were stolen from a shop in the Cutlery, 12 baselards (short daggers) harnessed with silver gilt, were valued at £5, and 12 pairs of small knives harnessed with jet and silver, at 30s. As to-day in the East, the relative value of labor and of precious materials as compared with those existing now explains the great variations in the prices mentioned in early records.

The Cutlers took their share in the payment of sums given to or extorted by the Government from the City and its guilds, and in the expenses of ceremonies and pageantries required on great occasions, and, like the other guilds, the powers exercised by them became disused or obsolete in the course of time. They had to fight against foreign competition in early times, and, at a later date, to meet the growing competition of Sheffield, which gradually secured a supremacy in the trade, though London has always maintained its position as a seat of the manufacture of the finest surgical instruments. Sheffield has a well-known Cutlers' Company which holds an annual feast instituted three hundred years ago, when Gilbert, Earl of Shrewsbury and holder of property which has since passed to the Duke of Norfolk, gave permission to the "apron men" to go into his park once a year and pull down as many deer as they could kill and take away with their own hands. The rough feast which was thus originated became a great banquet, while the Master Cutler of Sheffield maintains friendly relations with the London Company.

The Cutlers' first Hall was that called the House of the Cutlers, opposite the Conduit in Cheapside. They subsequently occupied a Hall in Horseshoe Bridge street (now Cloak lane) early in the fifteenth century, but did not become actual owners of the site until 1451. The occupation of this Hall may go back to the granting of the Charter in 1416, or even earlier. The site was close to the western boundary of the stream known as Wallbrook. The Company's church was that of St. Michael, Paternoster Royal, afterwards founded anew as a college by Richard Whittington. According to old accounts the Company's premises had a frontage of about 130 feet. The apartments and offices included the great hall and chamber, a parlor and little parlor, counting house, kitchen and storeroom, and to these at a later date were added a yeomanry hall and other apartments. There was also a garden, a well and a vinery, and adjoining the Hall were the almshouse, beadle's house and other tenements belonging to the Company. The large hall had a bay or recess and a dais, it was hung with arras and painted cloths on great occasions, and in the high-pitched roof was a candle beam which was mended and supplied with new weights in 1443-4. In the hall were two figures of the "Angel," one in the bay window and the other suspended from a bay in the roof. These seem to have been intended for representations of the Holy Trinity, to whom the Company was probably dedicated.

This Hall was destroyed in the Great Fire, having been practically rebuilt but a year or two before. It was rebuilt in unpretentious style, and is described by Hughson (*i.e.*, Pugh) as "a very neat structure for conducting the affairs of this Company."

This third Hall was demolished to afford room for work in connection with the Metropolitan Railway, and the Cutlers migrated to Warwick lane, Newgate street, where their present Hall was built from designs by Mr. T. Taylor Smith, and opened in 1887, some fine stained glass and other objects of historic interest being preserved and incorporated in the new building. The building, especially when it is remembered that it was produced in an unfortunate epoch, is a pleasing and refined essay in design of a Tudor type, the front to the Warwick lane, with the decorative frieze by Creswick, being especially pleasing.

CUTLERS' HALL AS IT IS TO-DAY.

The Cutlers apprentice many lads to the surgical instrument trade—a branch of the cutler's industry which has attained high excellence in London, and has its home there.

Not so ancient, but even more important was the part played by cutlery in the development of Sheffield. The steel industry of Sheffield has so outdistanced in volume of goods manufactured, labor employed, and capital invested all its other industries that the fact is generally overlooked that the early development of the cutlery trade in Sheffield is largely responsible for the city's present importance as a steel centre. The trade of the cutler is more or less inseparable from the steel and silver and plate trades. In the manufacture of his goods the cutler has to resort to the iron and steel manufacturer for his raw material, and often he works with silver as well; for though the blades of his knives are generally of steel,

sometimes they are of electro-plate, and often the hafts (handles) are of silver.

The principal products of the cutlers in Sheffield are razors, carving and table knives and forks, pocket and pen knives, scissors, daggers, machetes (long knives used in South and Central America, Africa, and other tropical countries), butcher's and shoemaker's knives, hunting knives, bayonets, and surgical knives and other surgical instruments. With the outbreak of the war Sheffield plants were kept busy for the first two years in making all sorts of cutlery for the army and navy. A particularly interesting outgrowth of the war was the manufacture of knives used by the Ghurkas.

THE STAIRCASE.

The manufacture of cutlery, like that of silverware, is distinctly a handicraft trade. Without doubt, however, cutlery is the more dependent on skilled handicraft, owing to the infinite number of small and delicate operations before the finished piece is finally assembled.

By 1914 the Sheffield manufacturers had made considerable progress in the application of machinery to existing factory processes. Numbers of factories were also becoming interested in industrial reorganization and the more efficient routing of material. The war naturally interrupted these attempts to modernize plants. Cutlery manufacturers suffered from shortage of labor during the war, but not to anywhere near the extent the silverware manufacturers did.

With the armistice the cutlery manufacturers found themselves in rather a better position for the resumption of business than many other industries in Great Britain. In the first place, just previous to the war the manufacture of cheap knives and forks forged out of steel in a single piece and ground by machinery had been commenced. (There is a wide demand for this type of cheap cutlery in certain foreign countries.) Furthermore, during the last few years they had perfected machinery capable of forging as well as grinding the finest grades of blades, thus practically eliminating the need of skilled labor. As a result of this the production of razors at the present day is many times greater than before the summer of 1914, and this production is steadily expanding.

Differing from the silverware trade, the chief cost in the manufacture of practically all classes of cutlery is labor. In the manufacture of the higher grade of cutlery labor represents to-day one-half to two-thirds of the value of the product. Piecework rates are fixed for almost every operation. Nominally these rates have increased 80 to 100 per cent. during the war; actually the rate of increase in many instances has been as much as 150 per cent., owing to the introduction of improved methods of manufacture. Among such improved methods may be mentioned increased specialization and the dropping of certain refinements in manufacture which are not considered indispensable. The manufacturers are trying to induce the unions to permit the employment of more helpers for the skilled workers. Wherever the manufacturers have been able to secure any concession in this respect it has always resulted in a further increase in the earnings of the skilled workers.

Girls are largely employed in the "goffing" or finishing of cutlery. In pre-war days they averaged 30s. ($7.30) for a 54-hour week. This was the pay for a comparatively skilled working girl. The rougher work was done by girls who were paid 18s. ($4.38) for the same number of hours. At present, semi-skilled girl finishers receive about 60s. ($14.60 at normal exchange) for a week of 47 hours, while the non-skilled workers receive 35s. to 40s. ($8.52 to $9.73) a week.

Skilled male workmen, with the exception of cutlers, are getting to-day about £6 ($29.20) a week, while the most skilled cutlers will average about £10 ($48.67) a week. Unskilled male labor in the cutlery business has benefited more, proportionally, through increase of wages than the skilled laborer, the percentage of increase since the outbreak of the war being about 300. In other words, in pre-war days for a working week of 52 to 54 hours the unskilled workman received on an average 20s. ($4.87) a week, while his present wages for 47 hours is from 50s. to 60s. (from $12.17 to $14.60) a week. In spite of these improved conditions for labor the Sheffield cutlery manufacturers state that there has been considerable emigration of their skilled labor to America since the armistice.

Cutlery has not been exported in large quantities to America in recent years. Such shipments as have been made have consisted principally of pocket, pen, and butcher knives. Sheffield manufacturers seem to be unanimously of the opinion that it is exceedingly doubtful if they can produce any class of cutlery at a lower cost than it is now being made in the United States. It appears to be the common desire of the Sheffield cutlers to limit their trade with America to the higher qualities, and it is their hope that America may come into the market for Sheffield high-grade cutlery to a larger extent during the next few years than has been the case recently.

In order to bring about better conditions in the cutlery trade, and realizing the benefits of co-operation to effect economy in the purchase of supplies and the interchange of labor, five well-known cutlery houses have recently entered into a commercial amalgamation. They still retain their financial independence, but will consolidate supplies and share labor and ideas for mutual benefit.

The question sometimes arises as to how long a check is good for, provided it is held by the individual to whom it was given.

The answer is "the check is good as long as the maker has sufficient funds to his credit in the bank to meet the check, and if he is still living at the time of the presentation of the check."

Do not overlook the fact, though, that the death of the maker of the check bars the bank from cashing that check. Business firms deposit regularly, but individuals sometimes fail to do so.

Golden Wedding Celebration

A unique event in the history of the jewelry trade of Canada was the golden wedding celebration of Mr. and Mrs. Robert Wright of Medicine Hat on Empire Day. Fifty years ago they were married on the 24th of May, 1870, at Parkhill, Ont., and twenty-five years later moved to Manitoba. Mr. Wright settled in Medicine Hat twenty years ago and is the oldest established jeweler in Alberta, in fact, we might say, one of the oldest in the western provinces.

Mr. Wright's family has been connected with the watch and jewelry trade almost as far back as the period when watches were first introduced as a means of measuring time. His great-great-grandfather was a manufacturer of clocks in the old country.

Mr. Wright not only taught his five sons the business but fathered no fewer than twenty-four young men who are at present settled in various parts of the country and successfully employed in the jewelry business.

The accompanying photo is a family group composed of Mr. and Mrs. Wright, Sr., their four sons, wives and children.

Mr. and Mrs. Wright had five sons, F. W. Wright, Prince Albert; R. A. Wright, Lethbridge; B. W. Wright, Taber; C. C. Wright, Redville, Sask.; E. W. Wright, Medicine Hat; the last-named paid the supreme sacrifice at Vimy Ridge in 1917.

The four surviving sons with their wives and families attended the celebrations of the momentous occasion. The home was charmingly decorated with floral gifts presented by the many friends of Mr. and Mrs. Wright, the scheme being carried out in roses, carnations and sweet peas.

It was a joyful family that gathered round the festive board, and at the close of the dinner, two purses of gold were presented to the happy parents, one from their sons and their wives, and one from their grandchildren.

After expressions of thanks for the gifts, and joy in having all their children and grandchildren with them, Mr. Wright gave interesting reminiscences of the conditions of fifty years ago, in contrast to the conditions obtaining at the present time. Referring to his marriage, he said, it was necessary for him to get two prominent men to act as bondsmen, and they had to swear that he was able to support a wife. The marriage license cost $1.25, while to-day they are $6.00

Besides five sons who have followed the jewelry business in Western Canada, Mr. Wright had two brothers, three brother-in-laws and a great uncle who also were engaged in the same line of business.

America Loots London

America's insatiable appetite for precious stones as well as art treasures of the old world has caused London to disgorge, during the first quarter of the year, diamonds and other stones, principally uncut, to the value of $10,796,657. This compares with $9,333,268 for the same period last year. Works of art valued at $2,348,694 also have been bought for or by Americans, against $1,043,567 for the similar period of 1919.

With this increasing drain on old world art treasures by America has come a growing demand that the floodgates be closed by means of a heavy export tax. But meanwhile the current increases in volume and promises to be a record breaking year for export through London of works of art. These are only two of the items in the long list of London exports to America, which during the first three months of this year increased 316 per cent. over the same three months a year ago.

A Lesson from the Chemist

(*Concluded from page 62.*)

sonal field of practice. That is why the furniture designer went to the Chinese pottery; the sport skirt manufacturer went to the armor collection; the maker of cosmetic jars went to the Greek vases and so. Surely such an institution has something to offer to the enormous field of design represented in the jewelry trade.

An example of the direct way in which the Metropolitan Museum renders service to the practical producing field is seen in the exhibition of work by manufacturers and designers held each year since 1917, showing items which have been worked up on the basis of study of the collections. In the 1920 exhibition in this series there were a number of items involving design in gold, silver, diamonds and other stones, as well as in silver plate. There were several items in which enamels were used to advantage, and there were items of immediate practical utility, such as a cigarette box, match safe, writing portfolio, etc. The jewelry items included head ornaments, armlets, necklaces, etc.

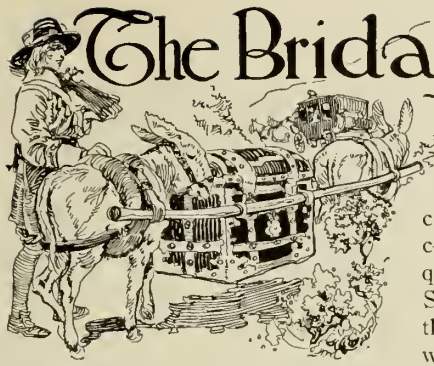
The Museum is a laboratory for all the industrial arts. It is an adjunct for every work-room in the city and for scores outside the city. It offers to all fields in which design plays a part unique resources which it is the greatest fallacy, in this period of world competitions, to ignore.

This impressive family group, consisting of Mr. and Mrs. Robert Wright, and their sons, daughters-in-law, and grandchildren, was taken at the occasion of the recent celebration of the golden wedding of the venerable Medicine Hat jeweler. Four sons and their families are shown. There was a fifth son, but, like many other good Canadians, he gave up his life for civilization on the battlefield in France.

The Bridal Chest

~ It's Romance and it's History

by V. I. Dickens



VOLUMES of romance might yet be written and centred about old marriage chests and dower coffers, but the chest itself possesses a true story of development which is equal to any of the romantic histories credited to so many of them.

From the rough oak box rudely fashioned with primitive tools was evolved the rich, handsomely carved, and sometimes elaborately inlaid marriage chest or "cassoni" of the Renaissance and of the seventeenth and eighteenth centuries. These required the skill of artists and craftsmen of the highest order, for painting, carving and designing. Many artists made their reputations in this craft in Italy, and so popular did the marriage chests become at the Renaissance period that the great Vasaria declared the country to be full of them and he praised the workmanship. But the chest began as a humble, necessary piece of furniture, and it was probably the first article of household furniture made. Its uses were many. Not only was it the receptacle for clothes, linen and valuables, but served as a seat, a table and sometimes as a bed. The chest was in general use in England long before people thought of chairs. In the sixteenth and seventeenth centuries almost every home possessed at least one coffer of oak, and chairs were a comparative luxury or used only by the master or mistress.

The bride prepared the chest for the new home. She very often inherited one of these solid trunks made to last for centuries, and she filled it with linen of her own weaving.

Solidity was the first requirement in old chests, especially when destined for travelling. But even when the journey to the new home was not to be long or difficult, the fashion seemed to require furniture durable for centuries. When the marriage chest was the type which might repose in some feudal castle the heavy iron bands, locks and hinges were elaborately designed. These not only added strength to the wood by protecting and preserving it, but also gave an opportunity for decoration which might distinguish the "dower chest" from the ordinary cumbersome travelling box. Great iron rings were fitted to some of these for the purpose of carrying with ropes and poles. Long poles were slipped through the rings and these served as handles. Sometimes the chest went to the bride's home on the backs of heavy sumpter horses or was strung on the poles between two mules.

As increasing comforts and signs of elegance began to appear, the homely chest was required to harmonize with its improving surroundings. Being always in use and therefore always in evidence, the chest was decorated, carved and painted, to suit hangings, furnishings. The costly stuffs and tapestries of the fifteenth century required a richness in the decoration of the treasure piece. So fast did the idea of decorated chests follow fashion that some of them were regarded as wonders within and without. Inlays of ivory mother-of-pearl, painting in fine wood, the use of ebony, ivory, silver appeared in endless variety of pattern and design. Artists let their fancy run when it came to an order for a marriage chest.

Hollywood, cherry, rosewood and yew were required, with silver and pierced metal hinges and locks. As many as eight different woods were used in one chest, a patterned inlay. The inlay was composed of natural and dyed woods, scorched with hot sand and iron, then polished with penetrating oils.

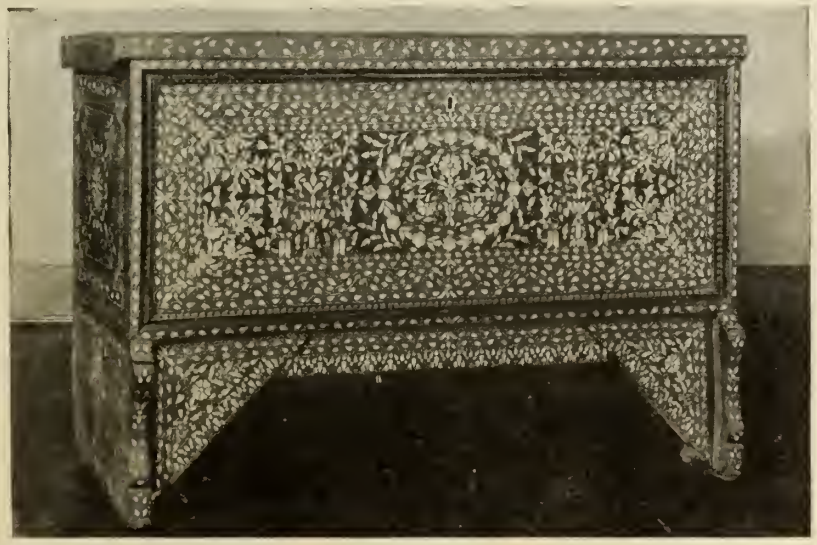
Landscapes and figures were painted. Monks of the Dominican Orders in Italy are said to have made "marriage chests" as well as alms chests for their churches.

The beautiful coffers of French brides in 1539 inspired a poet to the extent of 30 couplets upon "Blasons Domestiques," in which he tells of the types and virtues of marriage chests.

The "caja de novice," or "bride's chests," of Spain, were popular with the Moors and the Christians. These were carved and edcorated with *gesso*, which was colored and gilded. But strange to say, the most elaborate work in the Spanish chests was inside the lid.

The dower chest of Eleanor of Provence is recorded as being of unusual beauty; and one carved of cypress, inlaid with ivory and mosaics, having clasps of silver, belonged to an unknown English bride. The Spanish princess whom Edward I brought to England, travelled with many fine chests.

A writer of the time when chests were the great orders of the day, remarks, that he met a wood carver on his way to the palace to receive orders for a marriage coffer. The writer was not, unfortunately, suffiicently interested to say what noble lady was arranging for marriage nor what were her demands.



THE CAJA DE NOVICE, OR BRIDE'S CHEST OF SPAIN.

A beautiful example of the Spanish chest, heavily inlaid with mother-of-pearl. Curiously enough, in these the most elaborate work was inside the lid.

The Italians learned and used the fine art of inlaying wood. Flanders' chests were heavy and were raised from the floor on blocks and flat balls. The English chest of oak or cedar, and much carving rested on its own flat base or short legs. Mottoes and warnings were sometimes carved into English chests.

"Come not in jest
To open this chest."

Might imply that it was a serious

business filling a bride's chest in those far-off days.

The clothes chests usually contained a small inner box with a hinged lid for holding fans, laces and other feminine trifles. But this convenience served for only the top layer of things, and the article in demand might very often be found in the very bottom of the trunk. To get it, everything had to be removed and of course it was "madam" looking for some small article or a piece of household linen, who thought of putting a drawer or pull-out part on the lower part of her chest. In any case, it was done and that was the beginning of the transformation of the chest into a chest of drawers. By a gradual process, the elaborate, lidded box developed further into an elevated cupboard with chest below, and then came the chest on the chest, which grew into the "Tall boy," or "Haut Bois" of the days of Queen Anne.

AN ITALIAN BRIDAL CHEST OF THE RENAISSANCE PERIOD.
Italian artists and craftsmen of the highest order gave their best to the production of elaborately carved bridal chests or "cassoni," and at this period there was scarcely a home in Italy that did not possess one.

Chests remained as important members of the household, but their original supremacy was over, and in their place we now have the various articles developed from them.

Too Much Efficiency

IF ever the world has had anything rammed down its throat, that thing is efficiency, says Bert Moses in "Newspaperdom." Our patriotism and loyalty have not only been supplied us in canned form, but human nature itself is now controlled by push buttons, card systems, stop watches, whistles, textbooks and traffic regulations. Machines have supplanted men.

The purpose of efficiency was said to be the elimination of waste, the conservation of precious time and the lowering of costs to the public. It must be admitted that in exceptional cases this has been the result, but these cases are so rare that you can locate them only with a microscope. Just wake up, rub your eyes and take a general view of conditions as they are right now. Was there ever a time when the prices of everything were so brutally high as now? Oh, you can't dodge the answer—for it is "efficiency." Efficiency made the world war, and efficiency stopped it. And about all the public has had out of efficiency is staggering taxation and staggering costs of everything there is. Efficiency has only made the old condition worse. It has only piled up bigger profits for the few and made the purchasing power of the dollar less for the many.

Capital isn't the only element that has made use of what we call "efficiency." Labor also has this efficiency in its most aggravated form. It has forced its wages to the highest poin in history, but the workingman doesn't seem to be happy at that. He finds he isn't getting as much out of life as he did when wages were lower and when efficiency was still buried in books of philosophy. Now, having increased his wage to a point where danger threatens, he switches round and sets his mind upon shortening the work day more and more. He used to work ten hours for two dollars. Now he wants to work six hours for ten dollars. He seems to think that human happiness proceeds from loafing. But honestly, folks, it doesn't. When the six-hour standard is reached, civilization will begin to loaf itself to death.

The idea that loafing is happiness seems to have dominated the mind of the man who figured or dreamed out the hereafter. Heaven is held out as a place where nobody works. This means that everybody loafs. Can the human intellect conceive the monotony of eternal idleness? No one ever worked at a harder job than he who does nothing but lie around doing nothing. My notion of heaven would be a place where everybody kept busy doing something useful.

The advocates of the six-hour day tell us that men need more time for recreation and education. What are they doing in that direction with the time they have now under the eight-hour day? Oh, not very much of anything. They are not even so well endowed with common sense as their father who used to work ten hours, for busy men think sanely, while the idle don't. They have simply become more expert in the fine art of doing nothing. The reduction of the hours for working only adds to the hours for loafing, and loafing is what we did all the time before we came down out of the trees.

By this time you probably think I am in favor of men working themselves down to skin and bones, but I guess you don't know what I mean by the word "work." Work to me means doing some useful thing, as opposed to loafing; which means doing nothing.

The task of the world is to point out the beauty of labor; also to point out that efficiency systematizes every vestige of joy there is in work out of it. Slavery is a process that makes you do something by rote whether you want to do it or not. Slavery is efficiency reduced to decimals. Bolshevism is slavery in its most vicious form. We hear that the age of competition is gone, and that the age of efficiency and co-operation is here. Now, then, man to man, do you like the change? Do you relish having ideas, rules, customs, prices, the hang of your pants and your haircut come in tin cans? If this be democracy, would you not gladly go back to what we had before democracy was achieved at so great a human sacrifice? Wouldn't you rather get two pounds of porterhouse steak for a quarter under the old conditions than one pound for fifty cents under the new? And weren't times better under no efficiency, when eggs were 10 cents a dozen and chickens 25 cents apiece, than under the present conditions when eggs are $1 a dozen and chickens $3 apiece? Efficiency is the most costly thing ever invented. Is it worth what it costs?

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With the Christmas Trade in view, many jewelers are at present seeking the representation of a reliable and favorably known phonograph.

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Some Old English Silverware

A VERY exceptional piece of silver plate came under Messrs. Christie's hammer recently, writes H. Avery Tipping, in "Country Life." It is an English cup dating from the middle of the fifteenth century and belonged to Field Marshal Lord Methuen, S.C.B. The stem and also the ball surmounting the cover are of crystal, the rest is silver gilt. Round the cover and the bowl, incised in characters and spelling of the period, run words of this meaning:

> If that thou hast a friend of long,
> Suppose he sometimes do thee wrong,
> Oppress him not but have in mind
> The kindness that afor has been.
>
> At thy board when thou are set
> Think on the poor standing at thy gate
> Love God, do law, keep charity
> Sua. Sal. All grace abundant be.

While the Latin motto, "Quidquid agas, sapienter agas et respice finem," surrounds the base.

In later, probably sixteenth century, lettering, there are engraved on the band around the crystal stem the words, "Ex dono. G.D." and the letters E.B.M., which are, unfortunately, not enough to give a clue to the origin or ancient ownership of this delightful and rare example of our late Gothic craftsmanship.

Lord Methuen's ancestor, we are told, came to Scotland out of Hungary in the eleventh century with Edgar, the English Atheling, and his sister Margaret, who was to wed Malcolm III. That Scottish King bestowed upon his consort's attendant the lands which formed the Lordship of Methven, where the family became seated and whence they threw off subsidiary branches. Such were two sixteenth century brothers who were among the still Catholic Scotland's early Protestants. One of them, John Methuen, fled to England, and his son Paul, taking Anglican orders, became a Prebendary of Wells. His son Anthony followed in his footsteps, and among other preferments obtained the vicarage of Frome, where he lived, and in 1640 was buried. He is said to have been a man of means even before he married the "daughter and sole heiress of Thomas Taylor of Bristol." That very probably introduced the commercial element, and their son Paul became, as we are told by his Wiltshire contemporary, Aubrey, "the greatest cloathier of his time" and "succeeded his father-in-law in the trade." The latter was John Ashe, of a Somerset landowning family, but having large interests in the woolen industry of the Wiltshire border town of Bradford-on-Avon. Here Paul Methuen established himself, and here, after his death in 1667, his business was carried on by his younger son, Anthony, to whom he left several manors across the Avon in Somerset.

His elder son, John, he destined for the Bar. He becomes a Master in Chancery in 1685 and Lord Chancellor of Ireland twelve years later. But he gives only a limited time to judicial duties, being much employed on matters where knowledge of and influence in trade are requisite. He is a member of the Council of Trade, and in 1691 first goes on a mission to Portugal. In 1795 his son Paul, being then twenty-five years old, becomes our representative in that country, but the father returns there in 1702, and it is he who, in the following year, signs the commercial treaty whereby preference is given by England to Portuguese wines, and by Portugal to English woolens. The Methuen Treaty was long lasting and important. It was the strongest link in the close association of the two countries.

CUP AND COVER.

English, silver gilt, the stem formed of an octagonal rock crystal column encircled by a silver band, the cover surmounted by a crystal ball and silver gilt serpent, emblematic of Eternity. Middle of Fifteenth Century. Makers' mark, "Vh."

The successful Ambassador appears to have acquired some important pieces of plate on his return. A circular dish over 25 in. across, with gadrooned edge and elaborately mantled arms in the centre, was made by Pierre Harache in 1703, together with a rose-water ewer. In the same year John Gibbons and Andrew Moore made a dessert service consisting of two large and eight small tazze, twenty-four plates and the pair of covered cups that are illustrated. The Methuen arms, with the same characteristic mantling, appear on all the above-mentioned pieces, as well as on three silver gilt casters made by George Garthorne two years later. But on pieces dating from 1714 we find the Royal Arms and the cypher of George I. John Methuen died in 1706. A year before that, Paul had finally re-

A PAIR OF SAUCE BOATS.
River gods and shells on feet, cartouche and laurel branches on sides, dragon handles. By Isaac Duke, 1743

turned from Portugal and held various offices at home until displaced by Harley's Tory Ministry. But with the coming of the Hanoverians he was again a *persona grata*. He is of the Privy Council in 1714, and sent as Ambassador to Spain. It was probably in his ambassadorial capacity that the Royal plate was given him. The finest pieces are a pair of cups and covers, made in 1714 by Phil. Rolles. They are over 15 ins. high, and their most striking decorative features are the bands of applied strapwork with masks and swags above and below the centre rib. The same arms occur on four dozens of forks and the same number of spoons, and again on three sugar casters, and on a dessert service consisting of sixteen dishes, of which the five largest are fan-shaped. They were made in 1714 by Lewis Mettayer, who also, at the same date, supplied Paul Methuen with some pieces bearing his own arms. In 1720 he became Comptroller and then Treasurer of the Household. Later he opposed Sir Robert Walpole, which accounts for Horace Walpole calling him "a duly formal romantic braggadocio," while to Lady Mary Wortley Montagu he appeared "handsome and well made, with wit enough." He continued adding to his plate so as to keep pace with his "genial hospitality." A very richly decorated pair of sauce-boats, with handles shaped as dragons, were made by Isaac Duke in 1743, and cream ewers by Paul Crespin have the mark for 1738-39; while 1749 is the date of a pair of candlesticks weighing 156 ozs., the stems formed as Chinese figures supporting baskets on their heads.

CUP AND COVER.
One of a pair in Lord Methuen's collection. Made by Phil. Rolles

Paul Methuen was never married, and when he died much of his real and personal property went to the grandson of Anthony Methuen whom we saw carrying on the clothier business at Bradford-on-Avon. It was his son Thomas who purchased the great house and estate of Corsham, which has remained the seat of his descendants. His great-grandson was created Lord Methuen of Corsham in 1838, and pieces of silver of his date and having his coronet were included in the sale. His grandson is the present peer, whose career as a soldier, yielding him the reward of a field-marshal's baton, is known and appreciated by all.

Originality comes wrapped in brains.

Actress' Jewels Sold by Auction

Gaby Deslys' jewels were sold at auction in Paris last month and fetched 2,303,900 francs. Even at the present rate of exchange this sum was said to represent nearly $200,000. Except for the auctioneer's percentage the whole amount will go, according to the terms of the dancer's will, to the immediate relief of the poor of her native city of Marseilles, to which she left almost the whole of her fortune.

The sale began with the less valuable jewels, but even of these the cheapest, a bracelet and ring of gold, with elephant's hair as a charm, fetched 1,800 francs.

A belt and clasp made of American gold pieces, of which seventeen were of $20 "eagles" linked with gold links, fetched 4,100 francs. It was undoubtedly a bargain, for the gold dollars themselves, both in currency value and as metal, are worth more.

The first big figure reached was 39,000 francs for a platinum net bag with a band of brilliants and clasp of pearls and brilliants. It also was cheap at the price.

Greatest interest was shown in the price that would be paid for Gaby's famous pearls. The long sautoir of 154 pearls, weighing 1,839 grammes, was sold for 280,000 francs, and three necklaces of 49, 59 and 79 pearls for 462,300 francs, 54,100 francs and 238,000 francs, respectively. The necklace with the smallest number of pearls brought the highest price, but its 49 pearls weighed nearly as much as those of the larger number, and were far finer in quality.

Most magnificent of all the collection, but disappointing in the price it brought, was a wonderful platinum collar on which were fixed a giant brilliant and four immense button pearls. From the central brilliant hung a great black pearl weighing 140 grammes, and from the sides hung two pendant white pearls of nearly equal size and weight.

This piece of jewelry, which was at the same time magnificent and yet simple in design, was valued at 500,000 francs, and the bidding began at 300,000. For a time it went briskly, but the value being more in the design than in the stones, it failed to reach the estimated mark, and the auctioneer with difficulty raised the bidding to 402,000 francs.

An over-worked and willing employee may not be a business economy in the end. Be reasonable in requirements and it will reduce the liability to unrest and change.

Damaskeening in Japan

By Flora Oakley Janes.

THE swords of Damascus and the minute decoration of their hilts in gold and silver tracery have given a name to a distinct and most interesting form of art work in metal. But as we call porcelain "china" though it may have been made in New Jersey, and never once think of Calcutta when buying or wearing calico, so for the finest damaskeen work in the world at the present time we go not to Syria but to Japan.

Kyoto, the old capital, which for eleven hundred years was the heart and center of every art impulse in the empire, was the seat of the industry in the riper days of the feudal regime. For three hundred years the art has flourished there in the patronage of court and warring clans; and to-day the most elaborate gold inlaying in Japan is done by a dozen or so of workmen in three little shops in out-of-the-way corners of Kyoto.

In a time when a boy of samurai rank was invested with a sword at the tender age of five; when every gentleman carried two swords as a badge of his position as gentleman and warrior; when war was a genteel trade and the sword the universal weapon; when fashion gruesomely included a dagger among the wedding presents of a bride, and dictated a special dirk for the correct performance of *harakiri*, it is readily seen why it was that the new craze for art decoration which came into Japan on the wave of Buddhist innovation should have turned to the ornamentation of every part of the sword suitable for ornamentation—the hilt, the guard and the scabbard.

If there is any one thing, however, which more than another stands for action without any foolery, it is the modern gun-barrel. And so, with the passing of the feudal age, the artist or artisan in sword-hilts was left without a definite occupation. But in late years a steadily growing demand has sprung up in the track of the professional buyer as well as of the foreign tourist. The articles called for are varied enough; but from the Japanese point of view they are singularly alike in that they are all utterly inexplicable and unaccountable, ranging as they do in size and expense from a box for a millionaire to keep his postage stamps in up to an eighteen inch plate—emphatically not for him to put his food on, but to hang on the wall!

Damaskeening, as done in Kyoto, takes one step beyond the possibilities of bronze work, inasmuch as it adds the hair line to the bronzist's methods. All metals and all alloys are laid under contribution, though gold and silver upon iron are given the preference for the fine contrast they afford; while the stress is put upon inlaying and carving processes rather than upon the fusing and mixing of metals in delicate proportions as in bronze work. One peculiarity is highly noticeable in all metal work in Japan. A Japanese has no prejudice which leads him to place one metal before another for its mere costliness, any more than a western artist in oils would think of using his most expensive colors all the time instead of the most effective ones. This may be depended upon as a main distinction between east and west in metal work. Copper, for instance, may very readily take precedence over gold, or iron over either one The place in the color scale would determine the selection of any particular metal, not its intrinsic value.

All processes possible in combination are at the disposal of the worker in damaskeen. He may inlay, carve, engrave, and even fuse, though he places less reliance upon fusing than the bronzist does. The favorite style of decoration is a medallion inlaid boldly with a scene and set in a ground of workmanship so minute and so evenly distributed that a second look is necessary to resolve what appears to be a sheen into an almost microscopic labyrinth of scrollery and fret.

As is the case with all fine Oriental work, it is impossible to appreciate the beauty of damaskeen without at least so much of knowledge of the exquisite skill and almost superhuman patience spent upon it as may be gained from an hour's visit at a workshop.

First the plate of metal—iron or soft steel—to be ornamented is firmly embedded in a block of rosin to give facility for handling. But iron or soft steel in its crude state is intractable for inlaying. Just as the artist in pastels has to prepare his paper carefully to insure the ready blending of the tints of his picture, the worker in damaskeen must thoroughly and uniformly break up the stubborn texture of his metal plate to obtain a surface which will both receive and hold the inlaid decoration. This work, however important, is but preliminary and is intrusted to the apprentice. So with a toy chisel and a make-believe hammer he sets at work. Moving the chisel slowly over a bit of space as long as the width of the tool, say a quarter of an inch, he beats a continuous tattoo upon its flattened top, the result being a tiny square of vertical hair lines like the shade in an engraving. Then he turns his block at right angles and makes a second square adjoining the first, turns again and makes a third until the plate has become a checker-board, the squares of which are of alternate vertical and horizontal parallels. This, of course, has taken time, but the work is only just laid out. Again the surface is patiently gone over in the opposite direction—that is, the vertical hair lines are crossed by hori-

A Group of Japanese Metal Workers.

zontal ones and vice versa. A third time the process is repeated with diagonals, and a fourth with other diagonals crossing the previous ones in checks. The master of the shop now runs his finger over the plate and pronounces it ready for the design.

Meantime, the gold has been preparing. This comes from the gold-beater in thin ribbon plates. The master himself cuts them into convenient lengths of about three inches, and then with a pair of scissors which he stops every other minute to whet, he pares one hair's breadth after another so fine that a dozen have to be cut before the ribbon is perceptibly narrowed. A glance over the rim of his goggles now brings a boy to the *hibachi*, who quickly starts a glow among the three or four bits of charcoal by blowing the flame through a bamboo stick with the bellows given him by nature.

It is this extreme simplicity of method and paucity of means to do with that makes a piece of fine Japanese work of any kind seem little short of a miracle to a "foreign barbarian." It compels an intimacy with raw materials and a sharpening of the faculties that amount in practice to an added sense. A few minutes of blowing and the strips are all cut, the coals bright red and all in readiness. Taking the bamboo tube from the boy and with the other hand deftly picking up a little platinum dish of the gold shavings with a pair of chop-stick tongs, the operator balances the dish nicely on the coals. Before a degree of heat has been reached sufficient to melt the gold, he carefully picks out one of the hot wires, and laying it on a steel plate he rolls it with a spatula until the angles and kinks have disappeared and the wire itself is as fine and even as a hair from a baby's head and almost as pliable. All are treated in turn, and the materials are now ready for manipulation.

A favorite Japanese treatment of damaskeen, as has been said, is a medallion outlined boldly with a coarse wire, within which a design is delicately wrought in gold, it may be in the space of a square inch, to represent, say, a temple garden or a palace park—both subjects commending themselves for minuteness of detail in foliage, water, boats, lanterns, temple roofs, distant mountains, and clouds with an inevitable flight of birds disappearing into them. The ground is then completely filled with some all-over pattern of chrysanthemums or Paulownia, for instance, executed with almost microscopical delicacy and precision.

The article to be decorated may be a fan-shaped jewel box. A medallion of the same shape will be outlined on the lid in coarse silver wire and filled in to represent a vista of hills with water and pine-tree foliage in the background, while the body of the box may be covered with a running pattern of tufts of pine needles. A Greek key may finish the edge of the lid, and the bottom may be covered with an all-over adaptation of the Greek key—a pattern which the Japanese, however, claim as an independent invention of their own, suggested by the lightning.

The two steps already described are quite mechanical, but to produce a pattern or design requires not only a delicate touch and a knowledge of metals amounting almost to an instinct but the ability at least to copy with the utmost accuracy, if not to work a design out and out in free hand. The cross-hatched surface of iron is such as to make a preliminary outline drawing impracticable. The artisan is an artist to the extent that his eye alone must guide and determine his work. When he has mastered his means of expression, his task is the artist's task to make a sketch. He makes it on an iron plate in lieu of paper with gold wire tracery in place of ink.

Picking up a wire, he touches it to the iron, guides it along with the chisel to form the line he has in mind—a mountain slope, the sag of a cottage thatch, or the pinion of a bird—cuts it off at the proper length by a slight pressure of the chisel edge and gives the line a few taps with a spidery hammer, repeating the process till the main features of the design are indicated.

The entire plate is then given a thin coat of lacquer, through which, when dried, the gold work is easily made to appear on being rubbed with a steel polisher. The plate is thus made ready for the next less important details. These are then added and lacquer is again applied. The process may be repeated until a design has been worked over twenty times. By such a mode of procedure, the workman is not only enabled to keep the proper proportions of space which the infinitude of details might otherwise encroach upon, but lacquer has been so forced into the pores of the iron as to make it proof against rust, though lacquer does not at all appear on the finished surface.

When the last trace of gold has been inlaid, the piece of work, if a receptacle, as a box, vase, or shrine, rather than a flat surface, as a panel or plaque, is lined with gold by hammering a sheet of the pure metal directly upon the interior surface. The whole is then carefully burnished and the work is complete.

Considered as workmanship, damaskeen has great durability. When one end of a wire has been touched to the iron and given a smart tap or two with the hammer, it is possible to draw a heavy plate freely about on the table by the wire or even to lift it in the air. The wire will break before the end will be detached.

To the general field of decorative art, damaskeen holds a relation somewhat similar to that of the sonnet to poetry. The problem is unlimited embellishment of the "scanty plot of ground" enclosed within the rigid limitations of material and space; and to the solution of this problem anything at all in the works of nature or the arts and imaginations of man may be called upon to contribute a design. As may be expected, the national fancy for a grotesque effect finds expression in damaskeen as in everything else the Japanese artist touches; but the naturally fine taste of this truly aesthetic people always prevents the perpetration of an offence of any kind.

To illustrate the range of ingenuity shown in the selection of a design, I recall a little tray with a cottage and overhanging plum tree in full bloom in the medallion—a theme as common as it is pretty. The medallion was set in the usual net of filagree work, but in the cramped space of each of the interstices was displayed some implement or utensil of the kitchen or general household economy, as if the cottage had been ransacked to provide the scheme for its own setting. A delicately outlined teapot, a gridiron, a dustpan, a shovel and tongs, and forty other homely things all came to light on a close inspection of the work.

The most ambitious piece of damaskeen I have ever examined was a large iron plaque, representing a theme in which religion, mythology and drollery were combined in about equal proportions. The tracery in this case poetically stood for the unsubstantial veil that is felt to be between this material world and the realm of spirits. Behind it and striving to break through its meshes were horrid monsters of the darkness, which the iron was cleverly used to typify—dragons or hobgoblins with claws, horns, scales, fins and snouts—madly careering about a temple window, from which a couple of tonsured Buddhist priests were driving them with bell and rosary back to their own proper domain.

Damaskeen may not be an art, and the patience, skill, and taste required to damaskeen may not amount to genius; but in that case the old definition is at fault which makes genius an "infinite capacity for taking pains."

An Exquisite Achievement in Art-Craft

THE recent completion by Mr. A. Scott Carter of the illuminated book and casket presented to Sir Edmund Walker by the Directors of the Canadian Bank of Commerce, marks as important a stage in the development of art and craftmanship in Canada as does the occasion of the presentation an epoch in the history of Canadian banking. Not only is the gift a most expressive form of appreciation of the services rendered by Sir Edmund during his fifty years in the Bank of Commerce; it is also a tribute to the public spirit and wide genius of the man who, by his active patronage of art and critical acumen in dealing with its Canadian problems, has done so much to bring about official recognition of the value of art as an essential factor in national, provincial and municipal life.

Within a small casket of mahogany overlaid with modelled and gilded "gesso" work, lies a book, some four by six inches, containing on its illuminated vellum pages the record of the Directors' appreciation of their President's services to the Bank and to the public institutions of Canada. The exquisite workmanship of the whole is undoubtedly enhanced by the miniature scale upon which the work has been done. Instead of being merely a beautiful presentation book in a very beautiful case, Mr. Carter's work conveys the impression of a rare missal enclosed in a reliquary of the purest Florentine execution. The effect rests upon a happy analogy, for the association of such a gift with Sir Edmund can harly fail to recall the zeal for art of another banking house, that of the Medici in the very heyday of the Italian Renaissance.

The book is written upon pure white vellum in a small Roman hand, with the large initial letters illuminated in gold and colors, the small capitals in gold on blue and red grounds with gold filigree ornamental filling. A delicate burnished gold frame surrounds each page. The design of the full-page borders, based upon the candelabra and acanthus leaf motif of the Renaissance period, is varied by the introduction of winged demi-figures, grotesque heads and cameo-like medallions, representing commerce, art, science, etc. A fretwork of warm blue is thus produced, with a contrast of color that is singularly beautiful. There are, among these cameos, some exquisite little figures of Venus and Mercury, a head of Minerva and a scene from a Greek dance. The particular color combinations evolved are practically peculiar to art work of this style and period.

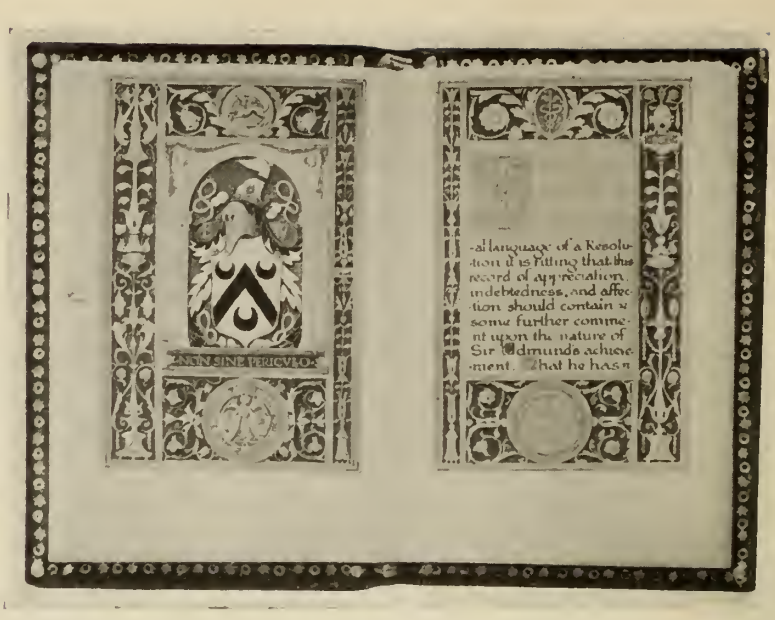
The use of color in pure tones is extended by the insertion of heraldic device and the seals of a number of bodies corporate. The title-page contains the coat-of-arms of The Canadian Bank of Commerce, within an architectural setting and supported by two cupids. The appreciation of Sir Edmund Walker by Dr. Charles Colby, Kingsford Professor of History at McGill University, which follows the formal resolution of the Bank Directors, is faced by the Walker arms, emblazoned with shield, helmet, crest and motto, "Non sine pericula." The arabesque designs on the borders of these two pages surround the seals in miniature of the National Gallery of Canada, of which Sir Edmund is President; the Art Gallery of Toronto and the Royal Ontario Museum, both of which were established largely through his efforts; the Champlain Society, which he formed; Appelby School, which he helped to found; and the Caduceus or winged staff of Mercury with serpents entwined, used as its emblem by the Canadian Bank of Commerce.

The book is bound in Venetian blue silk velvet, over which have been laid two exquisitely fretted gold plates, designed by Mr. Carter and executed by Mr. A. M. Doret. This relief of gold against blue carries out the effective combination of the illuminated borders within the book. The gold plates are panelled and divided into small compartments containing richly chased Florentine ornaments of acanthus and dolphins alternating with demi-figures holding cornucopias. Fretted inscriptions run inside the panelled border of each plate, the front cover reading: "Presented to Sir Edmund Walker, Kt., C.V.O., A.D., 1918"; the back, "The Canadian Bank of Commerce, Toronto." The borders are enriched with crystals, synthetic rubies and colored enamels, smaller stones being set at the corners of the inscription. The centrepieces contain, on the front, Sir Edmund's coat-of-arms; on the back, his crest with motto and monogram — both emblazoned in enamel and set in ovals of fine braided gold, joined to the inscriptions borders by a conventional acanthus decoration. The border panels contain the shields of the University of Toronto, University College, and The Canadian Bank of Commerce

Illuminated casket and book presented to Sir Edmund Walker by the Directors of The Canadian Bank of Commerce. It is the work of Scott Carter, of Toronto, and one of the finest bits of craftsmanship extant.

in colored enamels. The margin of the interior binding is stamped with a border of alternating stars and circlets, the corners being riveted to the gold plates with tiny gold rosettes. A gold clasp, formed by a finely chased figure of Venus rising from the sea, completes the design. The edges of the book are gilt enriched with a goffered pattern.

The casket containing the book is a remarkable adaptation of Renaissance art to the requirements of such a gift. The skilful "gesso" modelling has produced a work that is reminiscent of the best Renaissance decoration of the Italian artists. The gilded scallop or fish scale pattern on the coffer-shaped lid, the delicate border designs and the elaborate gilt acanthus and rose modelling of the sides are fine examples of this particular style of art. A rich band of color is formed by the emblazoned heradlic devices on the front, back and sides of the casket, showing the armorial shields of the Province of Ontario, the University of Toronto, University College, The Canadian Bank of Commerce and of the recipient. Around the frieze of the box is the presentation inscription in gold on a blue ground. The handle and key are of chased bronze, heavily gilded.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Specimen pages of the Sir Edmund Walker memorial book illuminated by Scott Carter.

The inside of the lid is coffered and divided into panels painted in brilliant colors on dull gold grounds. The central panel bears the Walker shield supported on either side by reclining figures representing Art and Music. The four outer panels are filled with cinquecento arabeque orament, with birds, grotesque heads and demi-figures. Introduced into the upper and lower panels are the cross of a Knight of Grace of the Order of the Hospital of St. John of Jerusalem in England, and the badge of a Commander of the Victorian Order. The box is lined with the same Venetian blue silk velvet as used on the binding of the book, powdered with small gold stars.

The casket is enclosed in a red Morocco case, richly gold-tooled, and is fastened with a wrought silver clasp.

An Unusual Clock

CLAIMS of astronomers that the equation of the years could not be accomplished by machinery are disproved by the clock completed by William Blanford, of Aurora, Ill., who has recently died at the age of eighty-two. His clock was the labor of forty years. The calendar is arranged for 10,000 years, even the double leap years being provided for. The equation of time, operating automatically, has been accomplished.

The astronomical dial is wound once in every sixty-eight years, or fourteen times in about 1,000 years. During the first thousand years, the clock is expected to operate without impairment or attention. The calendar registers the number and name of each day, each month and each year. There is a dial or plate below the astronomicl dial, which gives the longitude east and west at 127 of the principal cities of the world, showing the time at any hour of the day or night in each. An improved compensation pendulum—a device conceived by the inventor—is responsible to a large degree for the accuracy of the clock. The pendulum is adjusted to normal temperature, and is automatically controlled by expansion and contraction as the result of changes in heat and cold.

The entire structure, cabinet and mechanism, was made by the inventor in his little workshop adjacent to his home. The cabinet, beautifully carved, stands 9 feet in height, 3 feet in width and 2 feet in depth.

The upper dial marks the time with absolute accuracy, and is governed by an eight-day movement. Above the time dial is the moon frame, showing precisely the phases of the moon, changing automatically at each quarter. The astronomical dial, below the time dial, shows the earth and its revolutions around the sun, the time it enters the constellations or signs of the zodiac, parallelism of the earth's axis, variations of the seasons, the months and days of the month, giving February twenty-eight daays for three successive years and twenty-nine in leap year.

The main dial is four feet in diameter. Twenty-four smaller dials show the time in the principal cities of the globe, there being a variation of one hour each. The clock is operated by two weights of fifty pounds each, capable of driving the mechanism for two months. At the end of this period the weights are automatically rewound by an electric motor. The total rewinding process occupies about five minutes of each year.

The clock also has a thermometer and micrometer attachment which shows the exact temperature within one fiftieth degree Fahrenheit, and the amount of contraction and expansion up to one ten-thousandth of an inch. Each night the dials are all automatically illuminated.

William Blanford was born in London, England, in 1838, and came of a long line of expert clock and watchmakers. A profound impression was made upon him in youth when his father was called upon to repair an orrery, or planetary, for the Greenwich Observatory.

Emigrating to America in 1879, Blanford located in Aurora. He invented many improvements in the sewing machine, horological machinery, breaking and carding machines, etc. In most instances he profited little by his inventions and he died comparatively poor.

An Old Firm Still Progressing

A STRIKING object lesson on the growth of the jewelry trade in Canada, as well as a telling illustration of its real importance as a substantial industry, is afforded by a trip through the factory and warehouse of E. and A. Gunther Co., Ltd., at 310-16 Spadina Ave., Toronto. It is not every firm tending toward the century mark that retains all the vigor and freshness of youth, but the Gunther establishment has apparently not only done so, but has taken on an added measure of virility, if one may judge by its increased capacity for service, its modernized equipment, and, above all, its recognition of the community spirit in dealing with its employees.

Founded upwards of sixty years ago as jobbers of a general line of jewelry, a tendency was early manifested toward specializing in tools, materials and supplies, and, with the general trend of the trade, this tendency was developed until all other lines were dropped excepting the agency for New Haven clocks and watches. Then a few years ago, the opportunity for the manufacture of silverware and jewel cases presented itself so strongly as to lead the firm to instal a plant, and the branch has developed to such an extent as to become now perhaps the most important of the business.

Paper boxes were added to the output a couple of years ago, and a visit to the factory will surprise the majority of people, who have only a faint conception of the processes of manufacture. Five floors of the Doherty Building on Spadina Ave., with a floor space of 42,000 feet, are now required to accommodate the plant, and the employees at full strength number almost 200. Although a great deal of the work must necessarily be done by hand, more and more power machines are constantly being introduced, and surprisingly intricate operations are performed automatically. From the time the raw material enters the factory until the finished product leaves the shipping room, the progress is checked from step to step, and only a system that approaches perfection could keep track of the details where the individual items are so numerous. The results, however, are very satisfactory, and undoubtedly the products of the Gunther factory have given a great stimulus to the jewelry trade.

No finer line of gift boxes, display cards, easels and fixtures for display windows has ever been shown than is now available and is being freely purchased by the trade. The tastefulness of the designs, the rich coloring, the reversability of the display pads and the general attractiveness of the complete sets must render them an invaluable aid to the retail jeweler. There is a fixture for every purpose, whether window, counter or show case, and compared with the increased trade that they certainly will ensure, the cost of an outfit for the ordinary store is a mere bagatelle. By reversing the pads, the display man has an entirely new color scheme for his window, and, with the range of fixtures available, can create a different setting every few days. It surely is the greatest line of dealer's helps ever established, and should be placed in every jewelry window in the country.

Outside of the box and fixture business, however, the firm has a most complete material department, comprising supplies for all classes of watches and clocks as well as for manufacturing jewelers. All the watches and clocks now enter Canada in a knock-down condition, and are assembled at the plant, requiring the employment of a large number of skilled workmen.

Perhaps the most attractive section of the establishment is, however, the cafeteria. Provision is made for taking care of all employees at lunch time or at dinner, if the staff is working overtime, and a sample menu would startle anyone accustomed to living at restaurants. The prices are ridiculously low in comparison with the quality of the food and the absolute cleanliness with which it is cooked and served, but the firm is proud of the fact that the cafeteria came within a very few dollars of being self-supporting last year.

The firm also has a profit-sharing system in effect, whereby every employee with two years' service to his credit becomes a participant in the earnings. The prevailing spirit of the concern is illustrated by the fact that in several of the departments the production record shows an increase over last year, busy as it was, of almost 300 per cent. A new objective is set each month, and weekly reports of results are posted, with the effect of keeping every department on its toes at all times. The standing of the firm with the trade is reflected in the statement that the orders taken up to the end of March practically preempted the capacity of the plant for the year in manufactured products. The record is indeed one to be proud of, and the jewelry trade is fully appreciative of the firm and its progress.

Twenty Years of Success

TWENTY years in the jewelry business in Toronto may not be considered a long period in view of the number of firms whose record has passed or is approaching the half century mark, but the establishment in twenty years of the largest exclusively solid gold factory in Canada is an achievement that reflects a great deal of credit on the man responsible for its success.

This year the Roy Co., Limited, 23 River St., Toronto, is celebrating the twentieth anniversary of its foundation by its present proprietor, Mr. Raymond Roy. A graduate, like many another successful business man, of the P. W. Ellis and Co. establishment, Mr. Roy decided to enter business on his own account in 1900, and opened a shop on Court St. in partnership with Mr. S. Fremes, under the style of Roy, Fremes and Co. This continued for about five years, when the partnership was dissolved, and Mr. Roy opened up a shop on River St. in the rear of his residence. Here he continued with encouraging results for ten years, when he decided to erect the handsome three-storey brick building he at present occupies, tearing down the residence and making the old shop a rear annex. Since that time his progress has been marked, he now employing 60 hands and having a staff of travelers covering the entire country.

Mr. Roy occupies the first and third floors, the second being tenanted by the Electric Chain Co. On the first floor are the drop hammers, tumblers, refining room, furnaces, etc., while the top flat is devoted to the workshop, die-sinking plant, buffing and polishing room and the office staff. The workmen are lined up in two rows along the northern side of the building, and are exceptionally favored by the lighting arrangement, a skylight giving the

advantage of every possible ray of daylight. The workrooms are arranged in a very compact manner, every inch of room being utilized, with every provision for handling work expeditiously.

Mr. Roy presents a forcible illustration of what may be accomplished by close attention to business and indomitable perseverance. He determined to specialize on a line of solid gold goods, and has never deviated from that policy, turning out a popular-priced line of dependable ware, and proving the wisdom of sticking to a product that the trade could guarantee. He still has with him several of the men that entered his employ twenty years ago, and many others have service records extending over a number of years. He is also very capably represented on the road, Mr. Nelson Reynolds covering Ontario and the Maritime; Mr. Ross Archer, the West; Mr. T. Broadhurst, Toronto, and Mr. Albert Miraglia, Montreal and Quebec.

The Roy factory has not been closed this year, excepting to take inventory, and is now going ahead at full speed working on fall business. The manner in which orders are being received indicates a very busy fall, and Mr. Roy fully expects to see as good business this year as was experienced in 1919. He is always on the job himself, keeping in the closest possible touch with the factory, and has his finger on the pulse of the jewelry trade just about as closely as anyone could. He is also interested in every movement that is intended for the betterment of trade conditions, and is equally alive to the importance of good feeling between a firm and its employees, much of his success being no doubt attributable to his convictions along these lines.

Mr. Raymond Ray.

Mr. H. W. Macdonald

Mr. P. B. Crews.

Built on a Sure Foundation

AMONG the firms engaged in the manufacture of jewelry in Toronto, that have come strongly to the front in the last few years, perhaps one of the best known to the retail trade is the T. W. Capp Co. Founded upwards of thirty years ago by the late Mr. Capp, it very speedily secured a standing in the trade for honest work and straightforward dealing that could not be surpassed and the untimely death of the principal probably excited more universal regret than that of any other member of the trade in many years.

After Mr. Capp's death, the business languished for some time, but four years ago was taken over by the present proprietors, Messrs. P. B. Crews and H. W. Macdonald. Since that time it has developed rapidly and early in this year, it was decided to abandon the old premises at 12 Adelaide West. Accordingly the three story brick building at 176-178 Richmond Street West was purchased and remodelled throughout, the result being a most highly suitable and attractive looking factory. No one looking for the firm can miss it going along Richmond Street, as the name is the conspicuous feature of the view and the face of the building has been painted in a striking fashion that makes it stand out very prominently.

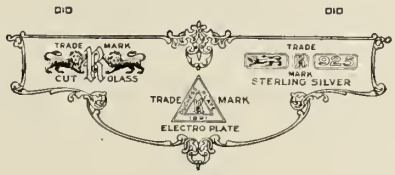
Mr. Crews has always favored the grouping of jewelry industries under one roof and in pursuance of this policy, has tenanted the portions of the building not required for the Capp business with firms engaged in the production of allied lines. On the first floor is Sterling Craft, Limited, a firm of young silversmiths specializing in the production of sterling silver cigarette cases and novelties. On the main floor are the offices of T. W. Capp Co., while in the rear are Friedman and Hurwitz, specialists in gold rings and L. R. Butterworth, who will specialize on cuff links, bar pins, etc. The top floor is devoted to the factory of the Capp Co., and accommodation is provided for about fifty workmen. A splendid north and west light is assured, the outlook being free from any obstructions and the factory is completely equipped.

A new departure for the firm has been the installation of a battery of chain making machines which are now busily engaged in turning out chain of various grades and colors by the mile. The firm will continue to produce its general line of jewelry, specializing in high class diamond goods and also paying especial attention to fancy engraved wedding rings. The factory has been

(*Concluded on page* 110.)

Roden Bros., Limited

Established 1891 TORONTO, CANADA



Manufacturers of *Gifts that Endure.*

Sterling Silverware

Teaware Hollowware Souvenirs
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Duchess Plateware (E.P.N.S.)

Teaware (Hard Soldered) Hollowware

All **Duchess** plate is made on nickel silver base.

Rich Cut Glassware

Cut on heavy potash and lead blanks by skilled artisans

Trophy Cups, Shields, Medals

in Sterling Silver and Bronze

Messrs. *Canadian Selling Agents:*
The GOLDSMITHS' STOCK COMPANY
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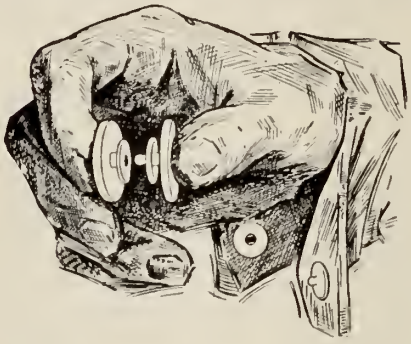
In Outing Days

Soft cuffs need Kum-a-Parts Urgently



KUM-A-PARTS retail to consumer from 50c a pair to $7.50 a pair which allows the retailer a very liberal profit.

Made in Enamel, Sterling-Silver, Gold-Filled and 10k.

The GOLDSMITHS' STOCK COMPANY of CANADA Limited

50 Yonge St.
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Sole Distributors of Kum-A-Parts to the Jewelry Trade

The Montauk Watch Line

The Montauk Watch is made in Switzerland to our specifications on Standard American Models.

The movements are carefully made, well finished and are perfectly interchangeable.

Montauk Watches are fully guaranteed against defect in material or workmanship. We stock material for Montauk Watches.

16 Size

16 Size Timer

12 Size

16 Size.

	7 Jewels	15 Jewels
Nickel S.B. & B. O.F.	$14.20	$15.70
Empress S.B. & B. O.F. P.P. or E.T.	17.20	19.70
Empress Hunting P.P. or E.T.	18.90	20.40
Fortune S.B. & B. O.F. P.P. or E.T.	20.80	11.15
Fortune Hunting P.P. or E.T.	25.70	13.60

Above prices are for P.P. or E.T. Cases. Engraved cases are slightly more in price.

12 Size.

	7 Jewels	15 Jewels
Nickel S.B. & B. O.F.	$15.00	$16.50
Empress S.B. & B. O.F. P.P. or E.T.	17.80	19.30
Fortune S.B. & B. O.F. P.P. or E.T.	20.50	22.00

16 Size Timer

For horse and auto racing, timing sports or industrial work, this Montauk Timer is well suited. Made with start, stop and fly-back, with 1/5 second graduations on dial and 30 minute register.

No. 1724—Nickeled Case, O.F., 7 Jewels,..... $18.00

0 Size 7 Jewels Montauk Outing Watch

Nickel Case	$13.60
Silver Case	14.80
Empress Case	15.80
Fortune Case	17.00

0 Size, 7 Jewels Montauk Outing Watch.

Prices "Trader" List

The GOLDSMITHS' STOCK COMPANY of CANADA Limited TORONTO

BEST MADE IN U.S.A.

TRAVELIGHT RADIUM LIGHTED ALARM CLOCKS

Nickel Plated, Highly Polished, Seamless Cases

ALL NUMERALS AND HANDS TREATED WITH RADIUM MATERIAL
SUPERIOR AND LASTING LUMINOSITY GUARANTEED

"ETERNALITE"

Long Alarm, Bell on Back
5¾ Inches High, 4½ Inches Wide
4 Inch Silver or Gilt Dial
Numerals, Hands and Cross Radiumized
Corpus painted flesh color

Price - $10.00

"SEEATNITE"

One Day *CONTINUOUS* Alarm
5½ Inches High, 5 1/3 Inches Wide
3⅝ Inch SILVER Dial
Heavy CONVEX Glass

Price - $9.00

THERE ARE NO BETTER DIALS — THERE ARE NO BETTER CLOCKS

"Nothing but the Best is Good Enough in Clocks"

PRICES CATALOG LIST—SUBJECT TO CHANGE WITHOUT NOTICE

The GOLDSMITHS' STOCK COMPANY
of CANADA Limited

To Be Mailed This Month:

"The Jewelers' Blue Book"

A "House of Goldsmiths'" Publication which is quite the best Jewelry Store Buyers' Reference Book issued.

Over two hundred pages of Jewelers' wares, forty pages of colored illustrations. A concise, comprehensive Catalogue, beautifully illustrated, and priced so as you can show your customers.

A handy book to have on your counter when your selection is not varied enough.

Show your Customers "The Blue Book"

The GOLDSMITHS' STOCK COMPANY
of CANADA Limited
TORONTO

GILBERT RADIUM CLOCKS

Time in sight day or night

In darkest room on darkest night, the Gilbert Radium Clock keeps time in sight. A fine all-time alarm clock with a cheerful face.

Made for real service, it wakes you promptly with intermittent alarm. A real timepiece.

Place your order for stock now.

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
TORONTO

Easy Sales

Nearly every housekeeper in Canada is already "half-sold" on the Wilmort Crumb Sweeper. The extensive advertising from coast to coast has educated her to the convenience, economy and time-saving features of this handy and attractive home device.

Will *you* cash in on Wilmort prestige?

	Retail Price, Each
101—Nickel Plain Crumb Sweeper	$ 6.60
(Bright—plain cover.)	
102—Nickel Embossed	7.00
103—Copper Plain	7.60
(Brush finish—plain cover.)	
104—Copper Embossed	8.00
105—Silver Plated Plain	10.10
(Butler finish—plain cover.)	
106—Silver Plated Embossed	10.80

TRADE MARK REG. U.S. PAT. OFFICE
Wilmort
Crumb Sweeper"

The Year-'Round Utility Gift

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
TORONTO

The Charm of the Pearl

OF all the precious gems which Nature provides for the adornment of man and (more especially) woman-kind, pearls alone are perfected by Nature, and require no skill of ours to enhance their beauty.

The diamond and ruby become valuable as articles of adornment only when the artisan has transformed earth's crude material into the sparkling jewels of commerce. But the pearl comes to us full-formed —mature in all its chaste loveliness, with a delicate iridescence and color that the art of man cannot improve, and which, after many centuries, it has but just learned to duplicate.

To write the history of pearls is to record the story of the human race.

Pearls were known to the Chinese at least 5,000 years before the Christian Era. They are mentioned in the oldest documents written in Sanskrit. The mound-builders possessed them. The ancient Persians regarded them above diamonds and rubies. They were treasured alike among the cultured and refined Greeks and the savage and uncouth

LA TAUSCA TRADE MARK PEARLS

The GOLDSMITHS' STOCK COMPANY of CANADA Limited

Sole Distributors in Canada

50 YONGE STREET • • TORONTO.

Maoris. The rulers and nobles of Rome, in the height of her power, scoured the world for pearls to adorn their consorts, and, in the Middle Ages, this most modest and refined gem shed its quiet lustre in all the magnificent courts of Europe.

Throughout all time pearls have been associated with luxury, quality and rank. The very word is replete with suggestions of power, wealth and splendor. Cleopatra and her voluptuous court, Roman triumphs and festivals, Indian Rajahs and Princesses, mysterious Eastern ceremonies, Moslem houris, weird religious observances, court intrigues—these and a hundred other associations throng the mind at the mere thought of this delicate orb of beauty.

But the alluring mystery of its origin and the richness of its historical significance do not alone account for the remarkable vogue of the pearl. After all, the beauty of the gem itself is the truest explanation of its perennial popularity.

And how elusive that beauty is! White and yet full of dainty shifting tints, shining yet with subdued lustre, seeming less to reflect light than to give it. Not transparent and translucent—its texture creates the illusion of liquidity, inviting the eye to explore unfathomed depths.

The appearance of a pearl necklace is not easily described. The subtility of the coloring, the marvelous interplay of glowing lights, and the superlative attraction of the delicate orbs—each a replica of the one preceding—cannot be conveyed in words.

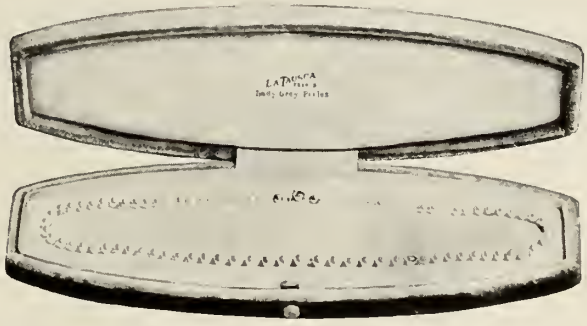
No wonder the poetic fancies of ancient bards referred to pearls as crystallized dewdrops. No wonder romantic lovers thought of them as the solidified teardrops of their mistress. No wonder, indeed, that the literature of all races contains innumerable allusions to this most modest, most pure, and most lustrous of gems.

And this beauty, which the wealth, the fashion and the power of every clime and time have coveted, is reproduced in all its beauty in La Tausca Pearls. In every detail which renders pearls desirable for personal adornment, La Tausca Pearls are perfect. Experts cannot distinguish them from other pearls worth a prince's ransom. Society leaders, ladies of the nobility and of great wealth who possess pearls of untold value prefer to wear La Tausca Pearls, which duplicate their originals in everything except monetary value. When sold with diamond clasps (as they frequently are), La Tausca Pearls reveal no incongruity—the pearls appearing quite as genuine as the jewels used in decorating the clasp.

LA TAUSCA TRADE MARK PEARLS

La Collection des Colliers de Perles La Tausca

(The Collection of La Tausca Pearls)

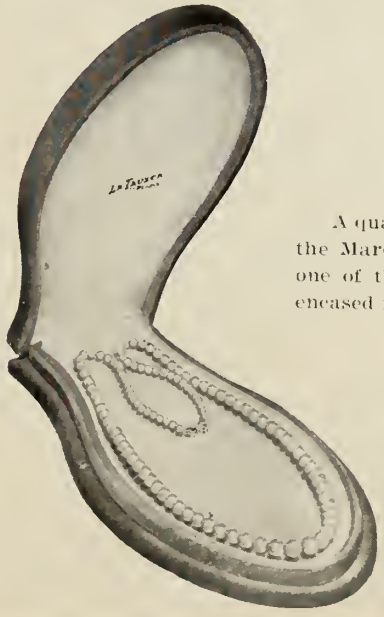


Lady Grey Pearls

(Roman Quality)

A necklace of pearls with Oriental iridescent tints. An exceptionally handsome necklace at moderate cost. Mounted with solid gold spring ring clasp and encased in graceful, grey velvet cabinet, lined with white satin and velvet.

15-inch length, graduated 5/12, 10 kt. gold spring ring clasp	**$23.00** each
18-inch length, graduated 5/12, 10 kt. gold spring ring clasp	**25.00** each
20-inch length, graduated 5/12, 10 kt. gold spring ring clasp	**29.00** each
24-inch length, graduated 7/15, 10 kt. gold spring ring clasp	**32.00** each
30-inch length, graduated 7/15, oblong white gold diamond clasp..	**56.00** each



Marquette Pearls

(Roman Quality)

A quality necklace of extra heavy pearls. The pearls which make up the Marquette possess the soft creme tint and lustre which distinguish one of the most valuable necklaces of natural pearls. This necklace is encased in grey velvet cabinet, white lined.

15-inch length, graduated 7/12, 10 kt. gold spring clasp	**$54.00** each
18-inch length, graduated 7/12, white gold filigree barrel	**68.00** each
20-inch length, graduated 7/15, 10 kt. gold spring ring	**74.00** each
24-inch length, graduated 8/14, white gold, two diamonds	**120.00** each

Diamond Opera Pearls

(Roman Quality)

A necklace of pearls with beautiful iridescent tints. This popular length, 24 inches, is appropriate for any costume. Mounted with fancy, white-gold clasp, set with small genuine diamond and encased in grey velvet, white-lined cabinet.

24-*inch length, graduated* 7/15, *white gold diamond clasp* .. **$40.00** each

Panama Pacific Pearls

(Roman Quality)

Beautiful Roman pearls in iridescent hues, faithfully reproducing the genuine Oriental tints found only in pearls from Far Eastern Seas. Mounted with solid gold clasp. Offered in dainty grey velvet case, lined with white velvet.

15-*inch length, graduated* 5/12, 10 *kt. gold spring ring clasp* ..... **$17.50** each
15-*inch length, graduated* 7/15, 10 *kt. gold spring ring clasp* ..... **18.00** each
18-*inch length, graduated* 5/12, 10 *kt. gold spring ring clasp* ..... **19.00** each
20-*inch length, graduated* 7/12, 10 *kt. gold spring ring clasp* ..... **21.00** each
24-*inch length, graduated* 7/15, 10 *kt. gold spring ring clasp* ..... **25.00** each
24-*inch length, graduated* 8/17, 10 *kt. gold spring ring clasp* ..... **25.00** each

LA TAUSCA PEARLS

LA TAUSCA PEARLS

Look for the Gold Tag

TRADE MARK LA TAUSCA CYNTHEA PEARLS GUARANTEED WILL RETAIN THEIR LUSTRE PERMANENTLY SIZE CAIRO PEARLS

GOLD MEDAL HIGHEST AWARD PANAMA-PACIFIC EXPOSITION 1915

LA TAUSCA PEARLS GUARANTEED WILL RETAIN THEIR LUSTRE PERMANENTLY SIZE MARQUETTE PEARLS

Every La Tausca Necklace is sold by a Retailer.

LA TAUSCA GUARANTEE

Every La Tausca Necklace has the Gold Medal Tag attached, indicating that the pearls are fully guaranteed to be permanent in tint and lustre and proof against perspiration, body heat and atmospheric conditions. La Tausca Pearls will not peel or roughen through years of wear.

Martha Washington Pearls

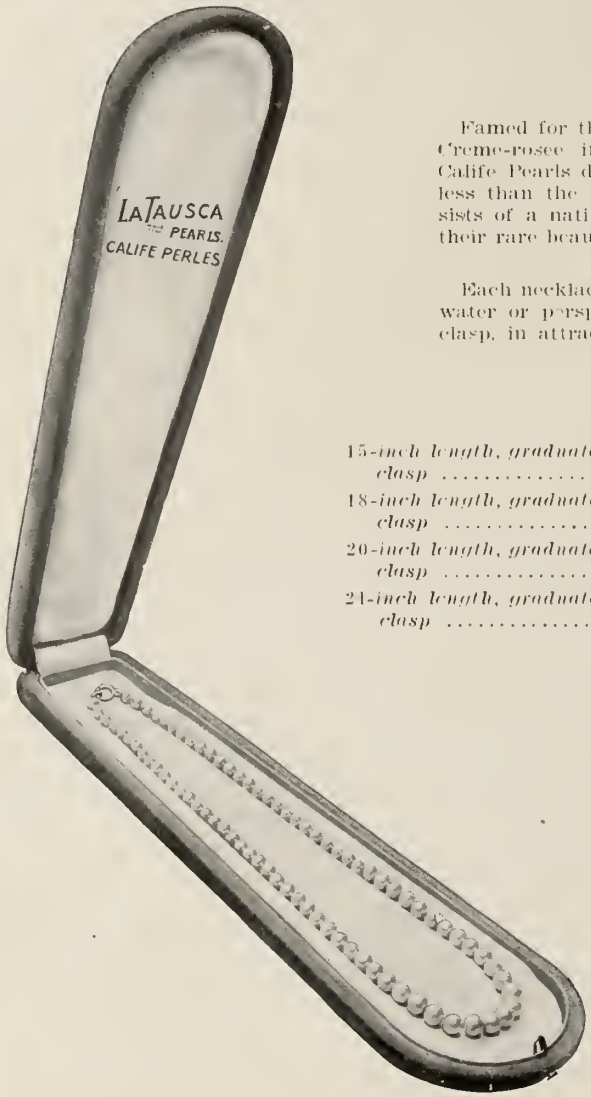
(Roman Quality)

A necklace of quality pearls of the crême-rosée tint. Mounted with solid gold clasp; cabinet of grey velvet white-lined.

18-inch, graduated 5/12, 10 kt. gold spring ring clasp	**$16.00** each
20-inch, graduated 7/12, 10 gt. gold spring ring clasp	**17.00** each
24-inch, graduated 7/15, 10 kt. gold spring ring clasp	**20.00** each
24-inch, graduated 8/17, 10 kt. gold spring ring clasp	**20.00** each
30-inch, graduated 7/15, 10 kt. gold spring ring clasp	**25.00** each
15-inch, graduated 5/12, 10 kt. gold spring ring clasp	**13.00** each
15-inch, graduated 7/15, 10 kt. gold spring ring clasp	**11.00** each

Calife Pearls

(Cynthea Quality)



Famed for their beauty, weight and durability. Creme-rosee in tint and exceedingly lustrous, Calife Pearls delight the connoisseur in gems no less than the women whose love of pearls consists of a native and instinctive appreciation of their rare beauty.

Each necklace guaranteed, not affected by heat, water or perspiration. Mounted with solid gold clasp, in attractive cabinet.

15-*inch length, graduated* 7/12, 14 *kt. gold spring ring clasp*	**$33.00** each
18-*inch length, graduated* 5/12, 14 *kt. gold spring ring clasp*	**37.00** each
20-*inch length, graduated* 7/12, 14 *kt. gold spring ring clasp*	**13.00** each
24-*inch length, graduated* 7/15, 14 *kt. gold spring ring clasp*	**52.00** each

"La Tausca Pearls are frequently chosen as the adornment for 'her day of days,' and the bride's gift to the bridesmaid is often the pearl necklace La Tausca. The flower-girl, the matron of honor- for each, a necklace of glowing pearls is the appropriate and beautiful personal remembrance."

LA TAUSCA PEARLS

Tuscany Pearls

(Cynthea Quality)

One of the achievements of the pearl-makers art. A reproduction perfect in lustre, tint and weight—perfect also in durability. The brilliant and colorful pearls, carefully matched for tint and size, repose upon a satin cushion which folds into a case of grey velvet. Clasp of platinum set with genuine diamond.

18-*inch length, graduated* 7/12, *platinum diamond clasp* ..... **$110.00** each

Lolia Orient Pearls

(Cynthea Quality)

This is a beautiful necklace made up of fine Oriental pearls with a platinum filigree barrel clasp. Cabinet is of grey velvet, lined with white satin.

18-*inch length, graduated* 7/12, *platinum filigree barrel clasp* ..... **$98.00** each

LA TAUSCA TRADE MARK PEARLS

LA TAUSCA PEARLS

Perles de Ceylon

(Cynthea Quality)

Lovely rosée tinted super-coated pearls of superb beauty with solid gold clasp. These exquisite gems are positively guaranteed not to peel or in any way suffer from the effects of perspiration, and their lustre and coloring is permanent. Handsomely encased in selected cabinet of grey velvet, white-lined.

18-inch length, graduated 5/12, 10 *kt. gold spring ring clasp*	**$30.00** each
20-inch length, graduated 7/12, 10 *kt. gold spring ring clasp*	**35.00** each
24-inch length, graduated 7/15, 10 *kt. gold spring ring clasp*	**40.00** each
30-inch length, graduated 7/15, 10 *kt. gold spring ring clasp*	**56.00** each

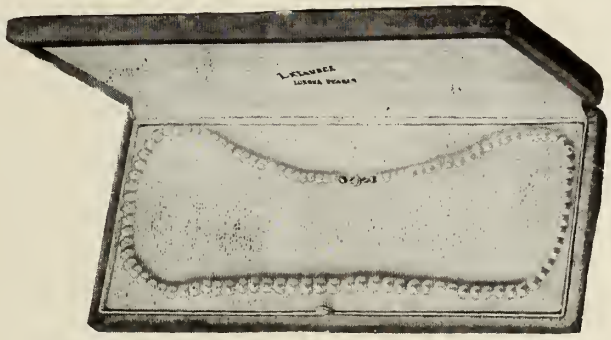
Verda Pearls

(Cynthea Quality)

A necklace of creamy tints with solid gold clasp. Cabinet of grey velvet, white-lined.

18-inch length, graduated 7/12, 10 *kt. gold spring ring clasp.* **$22.00** each

LA TAUSCA PEARLS



Lorgna Pearls

(Cynthea Quality)

Creme white pearls skilfully graduated. An excellent item mounted with solid gold clasp. Encased in grey velvet cabinet.

20-inch length, graduated 7/12, 10 *kt. gold spring ring clasp.* **$26.00** each

Sumatra Pearls

(Cynthea Quality)

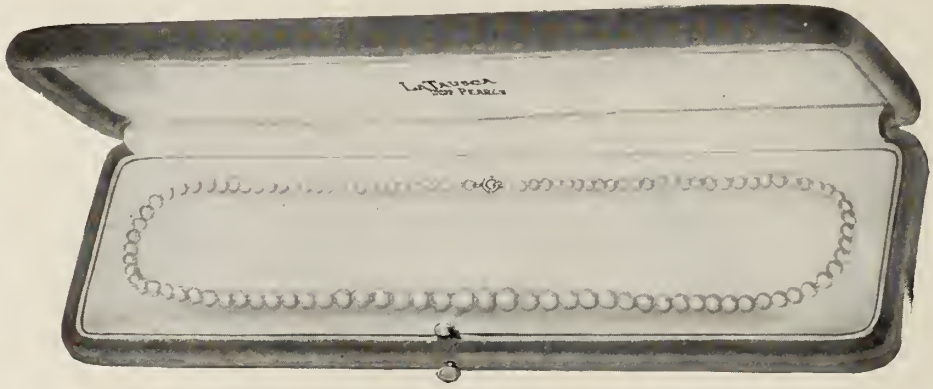
An indestructible Cynthea super-coated quality of creamy surface and delicate hues, encased in graceful cabinet of grey velvet, white-lined.

18-inch length, graduated 5/12, 10 *kt. gold spring ring clasp*	**$18.00** each
20-inch length, graduated 7/12, 10 *kt. gold spring ring clasp*	**26.00** each
24-inch length, graduated 7/15, 10 *kt. gold spring ring clasp*	**26.00** each
24-inch length, graduated 8/17, 10 *kt. gold spring ring clasp*	**26.00** each
30-inch length, graduated 7/15, 10 *kt. gold spring ring clasp*	**35.00** each

"Whose Birthday Comes this Month?"

Mother, wife, sweetheart, sister, daughter, grandmother the girl or woman you wish to please, should have a necklace of La Tausca Pearls.

Prices range from $3.50 to $7.00. Each pearl quality reproduces a distinct variety of priceless pearls in lengths from fifteen to thirty inches.



Mirabelle Pearls

(Cynthea Quality)

These dainty opalescent pearls come accurately matched in size and hues in lovely creamy tints. The clasp is 14-kt. white gold, spring ring, and cabinet is of grey velvet, white satin lined.

18-inch length, graduated 7/12, *14 kt. white gold clasp* ..... **$10.00** each

LA TAUSCA PEARLS

LA TAUSCA TRADE MARK PEARLS

For the adornment of Beauty
La Tausca Pearls

LA TAUSCA PEARLS

...With every Summer frock La Tausca Pearls, the complement of Beauty.
In a wide range of qualities and prices.
LA TAUSCA PEARLS
Dealer's Name Here

This newspaper cut, ready for use, is 5 inches deep, single column.

This exquisitely colored card with easel and hanger for your store—size 9x12 inches

This electro is 6 inches, double column.

This page shows an attractive window card in colors and 2 newspaper electros—free on request.

Every La Tausca Necklace sold by a Retailer.

GOLD MEDAL HIGHEST AWARD PANAMA-PACIFIC EXPOSITION 1915

Each La Tausca Necklace is Guaranteed.

LOOK FOR THE GOLD TAG OF MERIT

La Collection des Colliers de Perles La Tausca

(The Collection of La Tausca Pearls)

This collection typifies the highest art in pearl-making, and represents results expressed by our pearl-makers in France in terms of artistic success rather than of money.

As a painter studies and labors to make his canvas acceptable to the Judges of the Grand Salon, so our pearl-makers exert themselves to make their necklaces worthy to be placed in "The Collection of La Tausca Pearls."

"La Tausca" consists of necklaces discriminatingly selected for more than eighty years, and additions to it are made only of those so distinctive and perfect that their superiority is pre-eminent.

How They Are Obtained

In the year 1648 a way was discovered to produce an artificial pearl; that is, from pearl lustre obtained from a small fish found in the north seas of inland Russia. This essence is known as pearl "nacre." The older this "nacre," the finer the texture, and as it ages it becomes more brilliant and approaches nearer the lustre of genuine pearls, and it is necessary for us to use pearl "nacre" of great age on our finer qualities.

Pearl "nacre" is the secret of La Tausca pearls and, coming from the sea, gives it a relation, however remote, to the composition of genuine pearls, as they are both of water origin.

Kind of Pearls

There are two kinds of pearls, which are called in the trade:
(1) Roman (hollow wax filled) pearls.
(2) Cynthea (supercoated) pearls.

Method of Manufacturing Roman Pearls

The inside walls of hollow enamel beads are coated with pearl "nacre," the different number of layers depending upon the quality of pearl desired. After the "nacre" is dry, the hollow space left inside is filled with wax, the quality of wax also depending on the weight of the pearl desired.

So occasionally the wax in Roman pearls, when they are subjected to extreme heat, will melt and run out, but this in no way injures the pearl, as the wax is added to give weight and if it emerges it can be easily removed and the pearls are just as beautiful as ever.

The question one asks is, "What makes the difference in price on La Tausca Roman Pearls?" Here is the answer:

1st. The difference in quality of pearl "nacre."
2nd. The difference in quality of the enamel bead.
3rd. The selection of perfect pearls. The percentage of rejections of each La Tausca quality is very large and from a lot of pearls made at the same time, although all subjected to the same process, about two-thirds will be first quality when finished.
4th. The finer Roman Pearls are Orient. That is, iridescent tints and colors show on the surface; this effect is produced by burning colors into the enamel bead. The finer the iridescent colors, the more expensive the pearl.

Method of Manufacturing Cynthea Pearls

Up to four years ago the super-coated pearls on the market were indestructible only in so far that the pearl was on a solid base instead of a hollow bead, like the Roman pearl. Up to this time indestructible pearls, when subjected to heat, water or perspiration, would melt, but on La Tausca Cynthea super-coated pearls we guarantee absolutely that they will resist heat, water and perspiration, and, with proper care, will last a lifetime. Before this time, we had used a proportion of gelatine in the essence which, when heated, would melt; but now a mineral matter which cannot be affected is substituted instead of the gelatine.

La Tausca Cynthea Super-Coated Pearls are made on a solid enamel base with coating of pearl "nacre" on the outside, the quality of pearl depending upon the number of layers of pearl "nacre." On cheaper qualities three or four layers being added, while on our finer qualities there are from twenty to thirty-five layers. Each layer refines the preceding one, and in order that the pearl may be thoroughly dry, at least 24 hours must elapse between each coating.

Difference in Cost of La Tausca Solid Indestructible Pearls is Caused—

1st.—Quality of the pearl "nacre."
2nd—Number of layers of pearl "nacre."
3rd—Difference in the base. As in fine qualities we use an imitation opal base, the changing colors of which reflect through the coating of pearl "nacre" and gives the pearl a fine, soft, genuine lustre.

The Care of Pearls

La Tausca Solid Super-Coated Pearls will wear exactly as well as genuine pearls if accorded the same treatment.

We string La Tausca pearls only on heavy silk thread. That is the only

substance yet obtained that will allow pearls to hang gracefully and naturally on the neck. Some customers request pearls to be strung on chain, but this blackens the pearls and is generally unsatisfactory.

The thread on which pearls are strung will become soiled after being worn for some time. The thread becomes damp and particles of dust and powder will adhere to it, and then the pearls darken from the thread. But if the pearls and thread are kept clean with a soft cloth, chamois or tissue paper, there will be no trouble in this way. Quite often a woman wears a pearl necklace constantly, night and dry, subjects them to water, etc., and never thinks to wipe them off, but if they are kept nice and clean all the time they will always look nice. It is well to note this simple fact as it is very valuable.

Selling Points

There is nothing in a jeweler's stock easier and more profitable to handle, comparing it with all other items, than La Tausca Pearl Necklaces.

Not an argument can be found against them.

Silver has to be cleaned continually.

Cut glass is under the eternal danger of being broken.

Certain classes of jewelry go out of style, but pearls go on forever, as from the time of Cleopatra they have always been worn and admired.

And so one can go down through the line, and they will find that pearls do not deteriorate in value, that they are attractive, and that the desire of every woman for a pearl necklace makes them salable, if properly displayed.

With these points in favor of pearls, there is one important step further, and that is that they must be La Tausca, as every La Tausca Pearl Necklace is FULLY GUARANTEED. We would much prefer at any time to exchange a necklace rather than have a dissatisfied customer.

So we deduct—

1st—That it is good merchandise to carry from the dealer's standpoint.

2nd—That it is a salable article owing to a woman's desire to possess a necklace.

To Determine what Sizes mean

A necklace 6 10 means the smallest pearl will be size 6 and the necklace will be graduated from that size up to size 10, the largest that would be on this particular necklace. This also applies to other graduations.

The GOLDSMITHS' STOCK COMPANY
of CANADA Limited
Sole Distributors in Canada
50 YONGE STREET - - TORONTO.

The DEPARTMENT of STOREKEEPING

Dame Fashion's Smile

SAYS a critical spectator of the changing modes, "Dame Fashion has smiled upon the jeweler, and has given him his chance to be as necessary to the modern woman as is her modiste—for Fashion has decreed that waists and gowns are not complete unless the finishing touches are given by the use of an appropriate necklace, bracelet, pin, or earring."

As a matter of fact, whether or not it is due in some measure to the recently inaugurated publicity campaign for jewelry throughout the continent, jeweled ware for both women and men is coming into ever greater prominence. In addition, there are increasing numbers and styles of necessary dress accessories, of ever growing beauty and usefulness.

The first point to note is that of color. Unquestionably this is due to the psychological influence of peace, and may well be expected to develop through several years before reaching the climax. Immediately upon the signing of the armistice gaudily colored beads and fabrics began to make their appearance. In part it was blamed on Czecho-Slovakia and Serbia, the output of whose craftsmen filled London and Paris windows pleading for purchasers on humanitarian grounds. From a charity they became a fad, and from a fad, a rage—but charity was not to blame. The rage would have developed in any event, and spread throughout the world from whatever country sponsored it.

Although colors have spread to other articles of dress and jewelry, the popularity of the bead, both in necklaces and on bags, has not only held its own but has grown and developed. Necklaces will be seen this fall in more elaborate and more beautiful forms than ever, while the charming effects developed in the case of bead bags may be seen from the illustrations accompanying this article.

The effect of the trend of fashion on the market for colored stones was to deplete it almost to the vanishing point. During the spring there was almost a famine in these, so great was the demand. Conditions have improved somewhat—due in part to the stimulus created in the mining of these gems, both precious and semi-precious.

But the original demand, of course, was mainly from manufacturers and importers who read fashion's trend aright. The popular demand—that of consumers—is only now beginning to reach attractive stages of its growth, and may be expected to continue at least until the time when bright and pleasing colors in jewelry have become so universal as to set the leaders of fashion off on another tack. As yet they are contenting themselves with passing on from one alluring combination to another.

Chiffon-like in its softness, and with colors which are rich, yet soft, this bag is one which any woman might be proud to possess as an accessory to her fall costume.

For the moment, green stones are having things their own way. In the precious stones, fashion centres report a really good demand for emeralds, while fine Chinese jade also is in favor. Green tourmalines are wanted, too. In the demand for other than green stones sapphires and aquamarine hold high places.

As regards the last named (than which, in the writer's opinion, there is no more beautiful stone), a leading New York jeweler comes to bat with the remark, according to the "Keystone": "The kings and queens of the cinema have taken up the aquamarine in deadly earnest and I am in the market now for this line."

This authority states that the moving picture stars do much to make the trend in jewelry novelties. In proof of his assertion he cites several instances to prove that the screen folk make the little world of Vanity Fair go 'round. One point he emphasizes in his discourse is the present-day popularity of the ring with large stone—amethyst, topaz, coral or onyx—and the sudden popularity showered on the cameo. And there are other strong indica-

tions that most people take their tips from filmdom.

"I watch the performers very closely for my information on what the public is going to wear and I seldom go wrong," he said. "The other day one of my saleswomen reported to me that she had sold Dorothy Jordan a large gold ring with an immense amethyst setting. A few days later I learned that 'Fatty' Arbuckle's wife had been in the store wearing a cameo of fully fifty-pennyweight dimensions. She did not buy anything, but the cameo was so large that all the salespeople noticed it. The designers may introduce the novelty, but the people who go to the pictures make the demand and they get their tips from the drawing room scenes we all know so well."

Of course one may ask how the movie fans "get wise" to the fact that their idols are wearing stones of this color or that—since the screen shows no difference. Remember that there are moving picture periodicals which are bought ravenously by the true movie fan, and which describe faithfully every little fad of the idols abovementioned.

An exquisite pair of bags, whether you admire stripes or flowered designs. The former's simple severity has an unusual touch of elegance about it, which is rivalled only by the ornate beauty of the other, both in its bead-work and in the quaint design of the silver clasp.

As indicating that the merchant in question believed in his own theories, there was evidence in the shape of heavy bar pins, cuff links, coral, jade and heavier rings. Corals and cameos were purchased in hundreds for this shop to meet the great demand.

"We sell a great many cigarette cases to both men and women," was further wisdom from the same oracle. "This fad can be traced to the 'movies' also and the larger these cigarette cases get in the pictures the larger the consumers demand them. As I know from observation, the hero of a cinema drama is never at home without his case holding forty smokes. This case is generally in gold, which is also an insistent note in present demand. For the performer's purpose these immense things are all well enough, but I do not know where they find a place in the crowded pockets of the average man."

Outfitting the legs and feet of their women customers is another task that may soon evolve upon the jeweler, and when we pause to think how carefully women avoided attracting attention to the personal attributes a few years ago the inclination is to watch out sharp for future shocks.

A Fifth avenue jewelry buyer recently back from Paris, said that at the races there recently he noted that the Egyptian influence was clearly apparent in both the dress and gems of the women present. He declared that one woman of fashion was wearing a diamond anklet, very thin and flexible, in the form of a serpent, with emerald eyes. There were other anklets, too. Some of them were chains of gold, others of platinum, worn under the stocking, as women have been wearing them for years. But the serpent anklet was worn over the stocking.

Slipper buckles will soon be more popular than ever. In addition to artistic colored enamel buckles and those of the beautiful Colonial design, there are attractive black-and-white buckles, rhinestone buckles and also those set with diamonds or crystals. The shapes are in almost every conceivable form, with the bow-knot, half-moon, oval and double-frame designs standing among the leaders.

Slippers appear this year as a combination, colonial slipper and gemmed buckle where the slipper is of satin brocaded in a silk and satin stripe, high heeled, and with a high-standing tongue below which a small gem-studded buckle is mounted. These new tongued slippers are after the Elizabethan footwear. They come with the tongues fluted or gathered into a rosette and the buckles are studded with gems or formed of silver and rhinestones.

In this also we have the movies to thank in part for the spread of the fad.

Black opals, those glorious blue and green shot gems, are being offered this year gold mounted to bring out their color, patterned in beautiful pierced work designs and set in brooches, pendants and finger-rings, says "The Rambler." One of these pendants holding a square shaped black opal has an oval contour long and narrow and a chain after the sautoir variety with the second opal set at the cross of the chain work. A finger-ring, opal-mounted, has a gold-rimmed band and a single circle of the gold makes the gem-mounting. For the brooches and barpins smaller opals are grouped in clusters or single large gems are used to make a central stone and the openwork gold forms an open fan of piercing or branches out like wings on either side.

Some vanity cases are gold-bound for their edges with moire ribbon for the fluted sides of the cases, and the shirrings of the bags. Beside the more usual little articles included in the fittings of these bags and cases, smokers' things are now taking their place as a regulation bag fitting.

Taking Stock of the Other Fellow's Experience

THE three men settled themselves comfortably in the Pullman smoker and talked. Naturally enough the conversation drifted to business. It was soon apparent that one of the men was not a travelling salesman, as were the other two. He was a successful small-town retailer.

"I am taking one of my yearly trips around the country," he explained. "Nothing in particular to do. Just my way of spending my vacation. I drop off here and there, walk through the business street of the town, and whenever I see a fine-looking store that seems to be doing a good business I just drop in to talk to the proprietor and ask a couple of questions.

"I have done this right along for several years. I have found it a profitable way of spending my vacation time. I generally return to my store with a lot of new ideas and lots of new courage to start new things. Two weeks or so spent in visiting other stores affords me a pretty good education in retailing.

The dealer paused a minute, left his seat, and returned shortly with a handbag. He drew out a neatly typewritten list.

"Whenever I have the time," he said, "I dig into some of the trade papers that I receive, and here and there pick out the name of a dealer in some city who is reported to have made a success in some particular phase of merchandising. It might be some obscure retailer who has been using a successful system of follow-up letters, or one who has increased his sales five per cent. in one year, or it might be a dealer who has been using some handy accounting system. If it looks like a pretty good idea I drop the dealer a line, telling him that I read a trade paper article describing one of his successful stunts, and sometimes requesting some further information. At times I ask whether he would object to a visit to his store. As a rule I receive a cordial invitation to drop in for a chat whenever I am around.

"Hardly necessary to say, I have found that to be the most effective way of using my trade paper. I got the idea several years ago when I visited an organization of department store men over in New York. The secretary of that organization told me it was the practice of the members to take periodical trips to high grade stores in various parts of the country, in order to get acquainted with some of the merchandising systems practiced in these stores.

"For instance. One store was reputed to have been making excellent use of its delivery service. The thing went around, and the secretary finally arranged a party of some of the members of the organization to visit that particular store. In a short time each of them had adopted the idea, in all cases with uniform success.

"The executive secretary acted as a sort of clearing house of information for the benefit of members of the organization. He tipped me off that he had been making liberal use of trade papers for that purpose. I decided to take up his idea. I marked the articles that suggested new ideas, very often clipping these articles and filing them away for future reference. During the summer I decided to take a trip to the middle west. Before going off I looked through my file of trade papers and picked out the names of successful stores in that territory. During the trip I often found it convenient to drop in to see some of these merchants.

"The other day I happened to be in G——. I had a couple of hours on my hands. So I walked through the business street. I noticed a fine looking store that I remembered having read about in my trade paper. The storekeeper extended a warm invitation to look through his organization. I spent a profitable hour, learning a thing or two. I left the merchant to keep an appointment, returning later in the day to have lunch with him. He promised to drop around to see me when he gets around my way. We are now the best of friends, and we often exchange ideas by mail.

"I don't care in what line of business you are, you can always learn from the experiences of the other fellow. It's all right to take stock of your own experiences, and to talk about them. But it is equally, if not more, profitable to see what the other fellow is doing and taking a tip.

"That's why I often find it profitable to learn from a fellow who runs a different kind of business from mine. If a fellow in the furniture business has discovered a workable plan for checking leaks in profits, does it mean that the clothier, or the furniture dealer, or the druggist, cannot adopt the same idea to suit his own needs?

"I lost money until I found it out. Mine is a retail business in a city of 8,000 inhabitants, located just twenty miles from a city of 300,000. As a small store it was in a class with all other stores in our kind of a city. My volume of business was approximately $40,000. The average stock at the time was in the neighborhood of $20,000, and the net profit did not exceed $3,200, or something like 8 per cent. on sales.

"This figure represented an average covering a period of several years and demonstrated the fact that I was face to face with the most deadly disease known to merchandising—'a business in a rut,' or at a standstill.

"Time and again I was reminded of the old saying which advances the theory that nothing can stand still—it must either go forward or backwards. My chief thought concerned which direction my business was going to swing, and the more I thought along these lines, the more complex the situation seemed.

"As I look back over that period of distress, the one error which blazes forth most prominently was the fact that I kept very close counsel. My salespeople—without the slightest reflection upon their loyalty—were not encouraged to share any of the store's problems or my worry.

"My next great mistake was a lack of perspective which could have been gained by studying the methods of more successful stores in other cities. We were floating along on the reputation of 28 years of successful business, unmindful of the fact that our trade was being educated faster than the store was meeting changing conditions.

"A determination to get at the real facts and arrive at some solution if possible, led first to an analysis of the records which showed that my total cost of 22 per cent. for doing business was very conservative. The average gross profit of 30 per cent. was the best we could hope for so long as competition forced a low level of prices through continuous bargain type advertising.

"When I finally decided to discuss the situation with my banker, it was as if the load had been partially lifted at least. And the banker spoke mighty frankly to me, beginning with his personal impression of my business in comparison with that of other institutions in other cities. He explained his views regarding the merchandising plan of my kind of store as a unit, and wound up by frankly saying that if he were seeking an opening for a high class

store, he could not ask for a better opportunity than our town offered.

"Fortunately the interview was interrupted just at this stage and I could not get back to the store quickly enough. A course of action was taking form rapidly in my mind. Many thoughts seemed to flash across my brain at once.

"How much of my legitimate trade was going to the city?

"Where were they going, and could they be headed off?

"If this business could be turned back to me, how much difference would it make in my sales?

"Is this a more desirable class of trade, and would it tend to raise my average net profit?

"How did my store compare in appearance and service, and how much of an influence were these factors?

"Never before had this last question appealed to me with such force. I decided to investigate and so I went up to the city and direct to the best competitive store there. As I entered the general atmosphere or tone of the store did seem a wonderful contrast to mine. A casual glance here and there convinced me that the merchandise on the whole was of no higher class than ours, but this merchant was getting better prices in many instances.

"This seemed a very significant fact. The same merchandise! Higher prices on the average! Yet drawing business from our town some twenty miles away.

"There seemed to be but one answer to the question—store appearance which enhances the value of merchandise. It is true that much attention was given to display—not showy, bulky displays—but dignified displays behind glass compartments, which worked in as part of the store equipment.

"Many of the lines were handled in glass front drawers which presented a great contrast to my plan of stock boxes of various colors, some with broken lids through which the dust and dirt sifted. An obliging salesman took pains to explain in detail the store's system in displaying goods.

"I could also see where the service was much more efficient than mine. The stock was so arranged and the equipment was such that by pulling down an entire stock of a given size at one time a big range of articles were shown in a few seconds, and the old stock was displayed alongside the new. I could see where a smaller stock could show up to better advantage and wherein the merchandise would turn faster with less depreciation, and less selling expense. I could also appreciate the fact that merchandise displayed amid such surroundings would attract the buyer with greater force and at the same time appear worth while.

"I personally dreaded to go back and face the situation. I realized the truth in what my banker had said, and were I in the position of some of our people, this store would draw me in just the manner that I would pass a dingy, poorly equipped restaurant for a modern, comfortable cafe with a pleasant environment.

"I shall not relate incidents of the days, weeks and months which followed, but before a year had passed I was able to present to my trade a thoroughly modernized institution which was on a par with, if not more attractive than the store which was taking my business.

"During the first year the volume of business jumped from $40,000 to $52,000, or a 30 per cent. increase. My gross profits on sales was increased 1½ per cent. and my net profit was increased as a result of several economies. This additional business was handled with the same salesforce which cut the item of clerk hire 1½ per cent. The general expenses were only slightly increased, which gave me another 1½ per cent. net."

The three men settled themselves comfortably in their seats. The dealer took up his favorite trade paper, bit off the end of a cigar, and turned the pages of the publication thoughtfully as he smoked.—J. K. Novins in "The Northwestern Jeweler."

Exquisite Forms in Glassware

(*Continued from page 69.*)

wonderfully satisfying nevertheless for each is a work of art in itself.

"Have you a school?" I asked, "and are you training any one to carry on your work?"

"Not in the sense you mean," replied the artist. "Everything you see I make myself personally, but I already have my imitators who might be said to belong to my school of design." Mons. Lalique himself supervises every stage of the production of his vases and the glass he uses is actually made in his workrooms.

The war was a terrible period for him, mentally and spiritually.

"It came like a frightful blow," he said, "and we were so unprepared that we were almost overwhelmed. I personally could create nothing. I spent my time during the war making glass test tubes and beakers for our hospitals for I felt I had to do something useful, but the inspiration was gone for my work. I cannot tell you how difficult it was to begin again after such a long period of stagnation, but little by little my interest returned and I am now working a great deal."

We parted at the doors of the studio, great massive doors of wrought iron, framing slabs of carved glass. "The first piece of glass work I ever did," he replied to my unspoken query, as he indicated a border of nude male figures that might have been inspired by the Olympic games. A touch of an electric button and the heavy doors leading to the street clicked open. Frosted on the glass was a design of pine cones and needles protected by the wrought iron grille. To the very boundary of his domain the artist had surrounded himself with a sympathetic atmosphere, determined that no banality should mar his inspiration.

"How extraordinary that such originality, such independence of thought and creation should exist in such a conservative country as France," I reflected as I strolled down the Cours la Reine. "In their outward and visible form the French are intensely conservative, but in their inward and spiritual thought they have outdistanced the leaders of all other nations."

Built on a Sure Foundation

(*Continued from page 86.*)

closed for the annual vacation but the staff is now back at work and the plant will be running at the fullest possible capacity from now on.

The offices of the firm are furnished in excellent taste and equipped with all possible labor saving devices. Special vault accommodation has been built in and everything is immediately at hand when required. The representatives now on the road are Mr. H. A. Stone, who looks after the Ontario cities, Quebec and the Maritime; Mr. E. Corbman, who covers Toronto and Western Ontario and Mr. Geo. C. Brymer, who has the Western territory. With such a representation and equipment, directed by so capable a management the company has every prospect of great development and with the policy of steadily upholding its old-time reputation, should have no difficulty in holding the confidence of the Canadian retail trade.

Profit Schedules

By H. VICTOR WRIGHT

Director, Jewelers' Research Bureau, American National Retail Jewelers' Association.

THE Jewelers' Research Bureau is placing in the hands of its subscribers at this time Profit Schedules figured on a percentage of Sales rather than on a percentage of the Cost of Merchandise.

It has become a custom when referring to the cost of doing business to speak of a given percentage upon sales, as for example: If the net sales of a given year were $75,000, and the cost of operation was $25,000, we would refer to our cost of doing business as 33 1/3 per cent.—that is, 33 1/3 per cent. of the net sales.

In determining what margin of profit to place upon our goods, it has become an equal custom to speak in percentages, but unfortunately, in the latter instance we have almost invariably spoken in percentages upon the cost of goods to be sold, rather than in percentages upon the retail or selling prices.

For example: If we have purchased a bill of goods for $1000, we say that we will add a profit of 50 per cent. and obtain $1500 for this particular merchandise.

This custom has been the cause of endless confusion and frequently much loss upon the part of those to whom accounting methods and the problems of good merchandising are unfamiliar.

Indeed it has frequently been assumed that if the volume of sales was $75,000 and the cost of doing business only $25,000 (33 1/3), that a mark-up of 50 per cent. upon cost would insure a very comfortable margin of net profit—and many a jeweler has operated upon this assumption to his lasting sorrow.

It is, therefore, in the hope that this confusion may be destroyed, and at the same time as an inducement to a constant knowledge of the cost of doing business, that the Bureau is placing at the disposal of the trade at large, schedules which indicate percentages based upon selling prices, rather than upon cost.

Among the advantages to be derived from the general adoption of this revised method of marking goods we would include: (1) Dealing with smaller percentages of profit; (2) The elimination of much guesswork in establishing retail prices, through a better acquaintance with the cost of doing business which this revised method would encourage; (3) A quicker realization of the net profit involved.

Briefly discussing these three advantages, we would say in the first place that dealing with smaller percentages of profit will often serve to disabuse the mind of the retailer who questions whether he is justified in adding to his laid-down or invoice cost a percentage which is really essential to his existence, and it will similarly correct the mistaken conception in the mind of uninitiated employees—extending often-times to the general public—who regard the percentage added to the cost of goods sold as unreasonably large, while ignoring the fact that the invoice cost of merchandise is only one factor in its cost, and that the cost of doing business must all be covered in the percentage which is added to the invoice or laid-down cost.

In the second place, we believe that dealing with a smaller percentage—the percentage upon selling price rather than the percentage upon cost—will greatly encourage the determination to constantly know the actual cost of doing business—in order that it may be adequately covered and a reasonable percentage of net profit remain.

The third advantage is explained by the fact that when the cost of doing business is known, which is always expressed in a percentage upon sales, for instance, 35 per cent., and we are dealing with percentages of selling prices rather than percentages added to cost, for instance, 45 per cent., then the net profit applying to every transaction is readily recognized as the difference between the two percentages employed—as for example, 10 per cent. net profit on sales in the instance quoted.

Probably the incorrect pricing of merchandise is as responsible as any one factor for the surprises and disappointments which the end-of-the-year showing so frequently occasions, and this incorrect pricing of merchandise is largely attributable to errors in computing profit percentages.

Many a retailer has been misled by the statement, which is in itself entirely correct, that goods purchased at $10.00 per dozen which will sell for $15.00 per dozen, will yield a profit of 50 per cent., and has assumed that since his cost of doing business is probably around 33 1/3 per cent., there is a very substantial margin of net profit involved.

The fact that the 50 per cent. profit referred to is a percentage upon cost, and the 33 1/3 per cent. referred to is a percentage of sales, is lost sight of—the fact being that 50 per cent. upon cost would yield $5.00 per dozen, whereas 33 1/3 per cent. of $15.00 is also $5.00, so that even assuming that the retailer knows his cost of doing business to be 33 1/3 per cent., and no items of expense such as depreciation, rent of store that is owned, salary for self and family, etc., have been overlooked, the sale of this merchandise has been without profit.

The schedule which we are submitting for the convenience of the trade should serve to correct these misunderstandings and if generally adopted will, we believe, result in a more intelligently conducted and consequently a more profitable business.

To illustrate the use of these schedules, let us assume that the cost of the article in question is $6.60 and that the cost of doing business is 30 per cent., which, with 5 per cent. excise tax to be added, gives a total of 35 per cent., and that a 10 per cent. net profit on sales is desired, then it will be necessary to provide for a total mark-up of approximately 45 per cent. of the selling price. See column headed 44½ per cent., which is equivalent to 80 per cent. added to cost.)

By reference to the schedule, it will be readily seen that a 45 per cent. applied to a $6.60 cost is $12.00. In other words, 45 per cent. of $12.00 is $5.40, which, added to a $6.60 invoice cost, gives a selling price of $12.00. Of this $5.40, $3.60 represents the cost of doing business (30 per cent. of $12.00), 60c will take care of the 5 per cent. excise tax, and the remaining $1.20 represents the 10 per cent. net profit on sales which you desire.

The same principle can be applied to the use of these schedules whatever the laid-down or invoice cost may be—find the amount in question in the column headed "Cost," determine (1) the cost of doing business (including excise tax); (2) the amount of net profit on sales to be derived—add these together and in a column headed with this percentage find the selling price.

This selling price will take care of the cost of doing business and give you the net profit on sales which you are seeking, and while the percentage which produces this

Where the Best in Toilet Ware is to be Found

E. A. KANTEL, Limited,

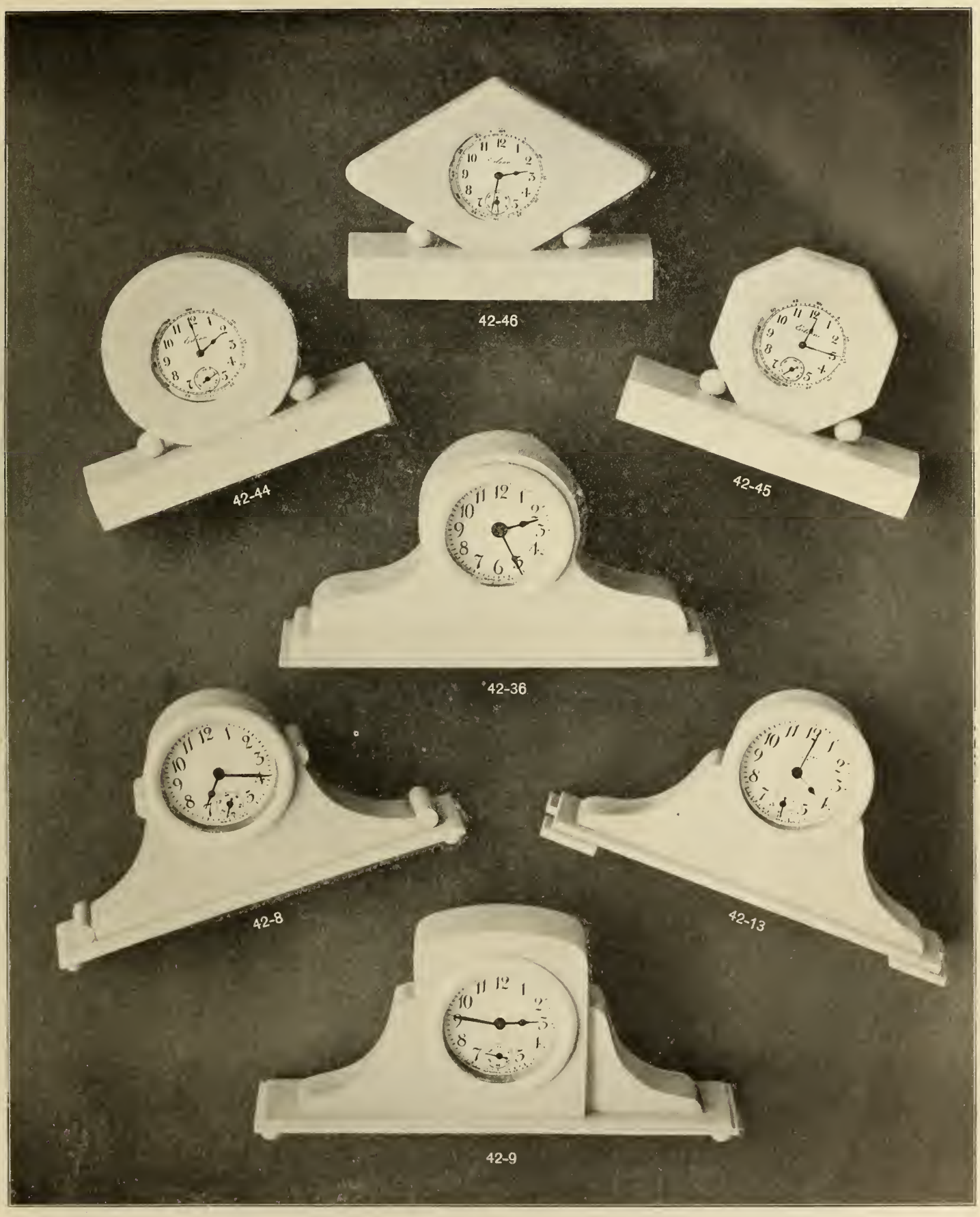
187-189 CHURCH ST.
Toronto, Canada

A Corner of our new Showroom

Displaying

FRENCH IVORY and REAL EBONY BRUSHES
and TOILETWARE

DIRECT FROM FACTORY TO YOU



A Page from our 1920 Catalogue

E. A. KANTEL, Limited, 187-189 Church St., Toronto, Canada

selling price might—if based upon cost—seem large, when based upon sale price it will appear more conservative, and what is of infinitely greater importance, will be readily seen to be essential if the cost of doing business is to be covered and a reasonable percentage of net profit remain.

If we are marking silverware at 60 per cent. upon cost, then this will be found to be equivalent to 37½ per cent. of selling price, and those of us whose cost of doing business is 30 per cent. and over (exclusive of a 5 per cent. excise tax), and who realize how large a percentage of engraving, delivery and other incidental expense applies to this department, will quickly realize the need of greater profits in order to afford adequate compensation in the handling of silverware.

Or if we are marking silverware at 70 per cent. upon cost, then this will be equivalent to 41 per cent. profit on selling price—which is surely not unreasonable if the cost of doing business is over 30 per cent.

We feel that we cannot lay too great emphasis upon the desirability of using the selling price rather than the cost as a basis for the figuring of profit percentages.

In this connection, the following table may be found useful, viz.:

5	per cent. added to cost	is	4¾	per cent.	on selling price.
7½	"	"	7	"	"
10	"	"	9	"	"
12½	"	"	11⅛	"	"
15	"	"	13	"	"
16⅔	"	"	14¼	"	"
17½	"	"	15	"	"
20	"	"	16⅔	"	"
25	"	"	20	"	"
30	"	"	23	"	"
33⅓	"	"	25	"	"
35	"	"	26	"	"
37½	"	"	27¼	"	"
40	"	"	28½	"	"
45	"	"	31	"	"
50	"	"	33⅓	"	"
55	"	"	35½	"	"
60	"	"	37½	"	"
65	"	"	39⅓	"	"
66⅔	"	"	40	"	"
70	"	"	41	"	"
75	"	"	42¾	"	"
80	"	"	44½	"	"
85	"	"	46	"	"
90	"	"	47½	"	"
100	"	"	50	"	"

To those who are interested in the relation which percentages of selling price bear to percentages on cost, the following schedule may also be found helpful, as the equivalents are exceedingly easy to grasp:

1/3	of Selling price	is equivalent to	1/2	of the cost.
1/4	"	"	1/3	"
1/5	"	"	1/4	"
1/6	"	"	1/5	"
1/7	"	"	1/6	"
1/8	"	"	1/7	"
1/9	"	"	1/8	"
1/10	"	"	1/9	"
2/5	"	"	2/3	"
2/7	"	"	2/5	"
2/9	"	"	2/7	"
3/8	"	"	3/5	"
4/9	"	"	4/5	"

Additional copies of the schedules (a free copy of which our Bureau is sending to every subscriber to our Sustaining Fund for Research Work) may be secured upon application to Jewelers' Research Bureau, 439 South Broadway, Los Angeles, California, accompanied by stamps, 12 cents (10 cents per copy and 2 cents postage).

For the convenience and profit of our craft, we cordially urge the earnest consideration of their use.

In a subsequent article we will endeavor to show an additional advantage that can be realized by adopting the above schedules—in their application and use in determining the Monthly Gross Profits of your business and the Estimated Inventory or unsold Merchandise on hand upon the first day of each month, thus furnishing reliable information which every jeweler should have in order to run his business successfully.

A Blessing to the Small Town Retailer

By W. Hamilton, in Credit Men's Journal

It is no news to the business man that he must face economic changes. He has been facing economic changes for many years. Every live man must prepare himself for changes in methods due to advancement of human energy and changes in methods and increases in conveniences. I refer particularly to the effect upon the smaller town merchant, due to the continuous development of roads and the increasing use of automobiles by the farmer and townsman, partly as a result of better roads, partly due to the increase in wealth of the community. This type of merchant realizes that his customers can now go twenty miles to do their buying outside of the staple lines, which they are kind enough to purchase from him—the lines on which he makes the smallest margins of profit.

But there is another phase of this economic development which the small retailer should not overlook. If the consumer can travel many miles to the larger commercial centres, the small retailer can drive to his customers with his car, and on these same good roads, carrying with him goods of various kinds for the orders to be delivered next day, and explaining other lines which he carries. He might even buy a pedlar's licence, so as to deliver certain lines. The enterprising retailer can greatly extend his trade by going after it, for it is a well known fact that people will buy a great deal more merchandise in a year if they can see it than where they buy it from a catalogue.

Unquestionably there will be developed by the large mercantile centres, a special type of catalogue, colored illustrations, colored photographs, covering the more expensive merchandise, the carrying of which is impossible to the small retailer with his limited capital. By showing these in outlying trade he can get many orders which he can deliver much more quickly than the mail order house could possibly do, for he can wire his wholesaler to ship a certain number of stoves, or sideboards, etc., and then have them on the way within twenty-four hours. This plan refers only to the high-priced bulky goods which the average merchant cannot stock plentifully, such as cook stoves, base burners, sideboards, brass bed sets, tables, high priced chairs, dresses and cloaks and mackinaws. You may say that the customer will not buy from a catalogue. The mail order houses demonstrate that the customer will buy five hundred millions a year from catalogues and the catalogues touched upon will be infinitely more beautiful and more satisfactory than the mail order house could possibly furnish. Then, again, there is a local pride on the part of the inhabitants of a community, and the retailer should build upon that pride. His townspeople will patronize home industry if personally appealed to and properly served.

Since 1881 our ivy-clad factory building on King Street West, Toronto, has been used for the making of fine Silverplate. To people in every part of Canada the trade names 'Heirloom' and 'Rogers 1881' brings again to memory their visit to Toronto.

Many Jewellers have visited the Display Room formerly at the Factory. This Display Room is now located in the Kent Building, on Yonge Street, at the corner of Richmond. It was removed to the down-town address two years ago for the greater convenience of Jewellers visiting the City.

When in Toronto, be sure to come in and view the display of Flatware and Hollow Ware. We know of nothing finer or more interesting to the trade.

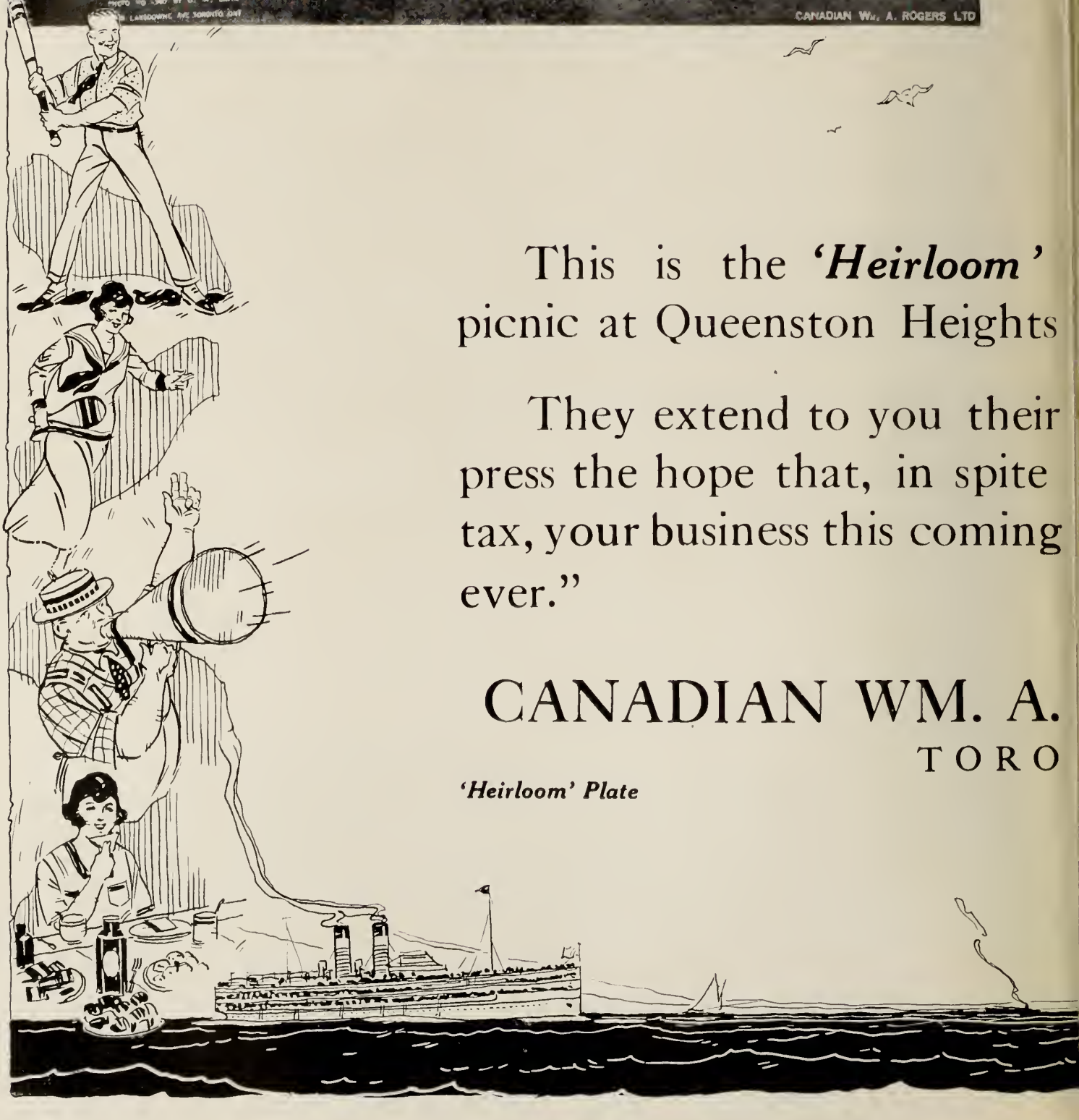
CANADIAN WM. A. ROGERS, LIMITED

Downtown Showroom: Kent Building. Office and Factory: 570 King St. West

TORONTO

Silverware Factory, Toronto.

Down-town Show Room, Kent Building, Toronto.



This is the ***'Heirloom'*** picnic at Queenston Heights

They extend to you their press the hope that, in spite tax, your business this coming ever."

CANADIAN WM. A.

TORO

'Heirloom' Plate

bunch enjoying their annual
—tuning up for the fall rush.

heartiest greetings, and ex-
of ***Luxury*** or any other old
season may be the "Biggest

ROGERS, LIMITED
NTO

"1881-Rogers A1"

SHEFFIELD and Birmingham have long maintained a world-wide reputation for the finest productions in Silverware, and it is from these two centres of the industry that many of our skilled craftsmen have come.

The handiwork of these trained experts is fittingly exemplified in the artistic and harmonious 'Heirloom' Plate designs.

In 'Heirloom' Plate we have created a good will which becomes an asset in your business and increases the confidence of your customers and their purchases as well.

It is good business to deal in only the best, and you are assured of this when you sell 'Heirloom.'

Made in Canada by Canadians.

CANADIAN WM. A. ROGERS, LIMITED

Downtown Showroom: Kent Building. Office and Factory: 570 King St. West

TORONTO

Line up the Fall Business

By Howard Brown.

COMPLAINT has always been made of the jewelry trade that it confines itself too closely to the two great gift seasons of the year—June weddings and Christmas. There are two ways by which the condition can be remedied to a certain extent. One, of course, is to get away more or less from the gift idea, and encourage people to regard the wares of the jeweler as things which it is quite proper for them to purchase for their own use. A second is to extend the gift idea through other seasons of the year. A third is for the jeweler to embrace in his stock a greater variety of articles of the sort which sell fairly steadily throughout the seasons, or especially well in otherwise dull seasons. Naturally, no one of these, nor a combination of all of them, will suffice to spread the jeweler's business evenly over the twelve months of a year, but at least they will help to remedy the existing situation.

The fall season, now approaching, gives particular advantages for the application of these principles. First let us line up the various outstanding events of the season. Chronologically, they are:

The fall openings.
Hallowe'en.
Thanksgiving.
Armistice Day.
Christmas.

The first of the three principles mentioned was that of getting away somewhat from the gift idea, and stimulating the purchase of jewelers' ware for the purchaser's own use.

Right off the bat it can be seen that a splendid opportunity for this lies in the fall fashion shows. As was pointed out in an Easter article in THE TRADER, women have been driven by clever publicity and equally clever merchandising into worrying their pretty heads over every item of costume and dress accessories—excepting jewel adornments.

It isn't natural. The woman of ancient times placed far greater emphasis upon the jewel adornment of her dress and person than on the dress itself. Why, if we are to believe what we see and hear in the museums, the society leaders in the days of the Pharoahs wore little else than jeweled ornaments. And that emphasis would hold equally good to-day, but for one thing—that the clothing trades have hypnotized milady into placing clothing first and ornamentation a poor second.

Fashion, then, is the line to work on—the latest things in jewelry; jewel ornamentation of dress; jewels for the hair, the ears, the neck, the bodice, the arms, the waist—and—well, they're wearing 'em in Paris both under and over their stockings around the ankle, and in some cases on their slippers.

Land into this year's fashion shows with both feet. Advertise and keep on advertising. Let them know that unless they have the proper jewel accessories for their new gowns they simply aren't in it at all. They won't know it unless you tell them. Depend upon it, the clothing concerns are not going to tell them—unless it's to provide them with beads and gew-gaws which they happen to carry in stock. The trouble with jewelers has always been that they have been too modest.

Another line of application for the principle above propounded lies in the resumption of social activities which occurs with the fall season. Hostesses need new silver, china, and crystal sets for their teas and dinners. Possibly the thought has not occurred to them with particular emphasis. All the more reason, then, that you should suggest it to them in your advertising and your window displays—especially the latter. Picture to yourself the pulling effect of a dainty tea-set, charmingly displayed in your window, bearing a neatly-lettered card which puts the question: "Would you not like to serve tea on this to-morrow?" What woman could resist it?

And remember, in this connection, that you have a five per cent. advantage in tax over the regular dealer in chinaware in the sale of fine china. If you push the line, it will help to compensate for the discrimination against you on other lines.

Thus the idea may be carried through the fall in encouraging purchases for the purchaser's own use—special favors, table ornaments and jeweled dress novelties for use at the Hallowe'en parties; decorations, dinner services, etc., for Thanksgiving Day family reunions; memorial placques, vases for flowers, frames worthy to carry pictures of the dead patriotic souvenirs and the like for Armistice Day celebrations. But you'll hardly want to get away from the gift idea for the Christmas season.

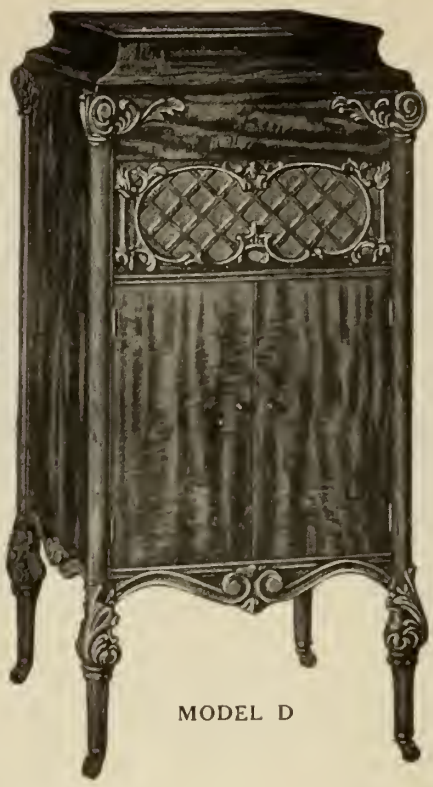
The second principle—the extension of the gift idea throughout the year—again finds the various seasons of the fall peculiarly suited. To return to the question of fall fashions, jewelry is one thing—the only thing—that mere man may safely purchase for woman's wear. Get after the man. Show him it would be silly of him to wait until Christmas to present the bracelet, necklace, barpin, or coiffure jewel to his wife or sweetheart when the dear girl is simply dying to have it *now*, to wear with her fall costume.

And at Hallowe'en, Thanksgiving, or Armistice Day, there is always some special thing which would suit—some jeweled trinket to be worn at the party; a fitted travelling bag or toilet set with case, for the Thanksgiving visit home or to some friends; a commemorative ring, watch, or fob for Armistice Day presentation to the returned soldier—the war is over, but is that any reason why his services should not be remembered on one day out of the year for the rest of his life?

Concerning the third principle—that of enhancing your stock to include articles which are saleable at all seasons—this is not, perhaps, the best time of the year to begin, as your capital is already pretty well accounted for in the goods normally required for fall and Christmas business. But if you have any to spare, recollect that on good china, odds and ends of antique or lacquered furniture (book rests, tea tables and a host of similar things), expensive trifles in foreign rugs and tapestries, and certain smokers' equipment—that on these you have an advantage of from five to ten per cent. in your ten per cent. turnover tax, which, if you use it aright, will make up for any disadvantage suffered in cheap watches, silver plate, fountain pens, safety razors, etc.

And last, but not least, there are phonographs and records, which are splendid all-the-year-round merchandise and which, throughout the fall season, should provide you with a steady and constantly growing business.

The Gerhard Heintzman Phonograph



MODEL D

THE instrument that is toneful and meritorious needs little "pushing." Add to this, cabinet design displaying a tremendous power of appeal to the refined and artistic temperament, and it will unerringly find its way into the home of the intelligent customer.

The Gerhard Heintzman Phonograph is of such kind. Competition of any kind cannot force from it the esteem it has earned and enjoys with lovers of music and refinement.

And so it is a remarkable leader for your store—a phonograph that, keeping its high place, tends constantly to raise the standards of its companion instruments.

Write for illustrated catalogue

Gerhard Heintzman, Limited

Head Office and Factories, Sherbourne St.

TORONTO - CANADA

Phonograph Department

Conducted by C. M. Pasmore.

Arm Your Clerk

OU expect your clerk to sell your goods for you. Do you equip him with all that is necessary to become a successful salesman; or do you take the attitude that you're paying him to know how to sell goods and that it's therefore his business to know?

That army would not go very far—even in retreat—whose general expected his troops to find their own arms and munitions. That merchant will not go far who expects his clerks to provide their own mental equipment as salesmen. Tell your clerks all you, yourself, know about phonographs, records, and the selling of them. Then perhaps they will become sufficiently interested to provide themselves with further material on the subject—further arms to use on your behalf. But first it is up to you to arm them.

* *
*

The Vicious Circle

THERE'S a "vicious circle" in the sale of phonograph records just as there is in all affairs of a commercial, industrial, social, physiological or psychological nature. Of course there is the other kind of circle, too, in which intelligent sales lead to further sales, and these to others still, and so *ad inf.* But it is the first-named in which we are interested for the moment.

It is a whirlpool which is perfectly innocuous just so long as you stay out of it, but whose centripetal power increases the nearer you come to the centre—which is the nature of all whirlpools in their treatment of surface water and floating objects.

You may first get into the whirl by slackening your interest in the purchase or sale of records or by neglecting to keep right on the trail of phonograph owners to maintain their interest in their machine.

The first of these errors is alone enough to cause the trouble. Let's suppose that your purchasing interest wanes. At once, and almost imperceptibly, the average sales-quality of your stock of records declines. The results of this are two-fold: you sell fewer records, and your customers find slightly less enjoyment in those you do succeed in selling. Those who find less enjoyment in their new records lose some interest in their machines—perhaps only a trifling loss at first, but some. Consequently they do not return as quickly to purchase new records. Having reached the point where customers are purchasing fewer records and less frequently, you may be said to be fairly in the vicious circle—the whirlpool. For when they have to carry on for longer with the old records they lose still further interest in phonograph music. And when they lose further interest they purchase fewer records. Thus the circle of cause and effect whirls round and round, each effect in turn becoming cause for still further vicious effect.

In time, did you not take steps (perhaps to carry out the metaphor one should say "strokes") to get out of this whirlpool, the end would be a total loss of interest by old customers in their machines, and consequently a total loss of sales of records to old customers.

The best method of dealing with the problem of this vicious circle is to stay out of it. Keep your record stock ever fresh and interesting. Keep your customers ever aware of its interest. Stir up the slothful ones who are careless about replenishing their repertoire of selections Bend every effort toward discovering what sort of selections will interest each customer—not necessaily what he *thinks* will interest him, but what will really do so and will continue to do so. If possible, keep track of the records he buys, find out some months afterwards how he still likes this record or that. This will give you a line on the style of music which will give him fullest and most lasting pleasure. Then, by selling him such music, you will keep alive his interest in music and in his machine; it will keep him coming to the shop for more records.

If you are already in the whirlpool in respect of some customers, the first thing to do is to discover the reason, and to take steps to prevent yourself from slipping into the vicious whirl in respect of other customers.

Then look about for some means of attracting back the interest of those who have lost it. Do not of necessity use the first that comes to hand. Make sure that you have something likely to do the trick before you make the effort. THE TRADER will have something to say, at greater length, in some future issue concerning some of the methods available and their use.

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Sell Him Another

BY the time this appears the jeweler who went after the trade in portable phonographs—who went after it energetically and intelligently—will have cashed in a comfortable and easily won little total of profits.

But that is no reason why he should let it rest there.

The customer who has bought himself a portable machine—and there were a good many thousands of them sold this year in Canada—has by no means been exhausted as a purchaser. In fact, unless he already has a good machine of the cabinet type, he should be a better prospect for the purchase of one than the man who has no machine at all.

One season's loafing or dancing to the music of a portable machine at a summer camp or cottage should be sufficient to "sell" anyone on the merits of phonograph music. It should not take a hypnotist to convince him that for his home he should really possess a superior cabinet model, harmonious with the furnishings of his living or music room, and capable of playing all makes and sizes of records.

We need hardly ask if you have the necessary names and addresses of your customers for portable phonographs. Surely *every* live jeweler in this year of grace, 1920, keeps names and addresses of all locally resident customers. But—er—mm—have *you* kept them?

How to Sell Phonographs

THERE is an air of naive sophistication about the heading above which is not warranted in the material to be deduced. When this article is concluded, there still, we must admit, will be some few words—probably several million—to be said on the topic of "How to sell phonographs." We must modestly decline to offer this as the concrete embodiment of all earthly wisdom on the subject.

The apology, if one is needed, is contained in the first article of this series, in which the reader was introduced to the results of a questionnaire sent out widespread to phonograph dealers. These results, it was pointed out, made it possible for the interested student to deduce: first, what people buy phonographs; second, why people buy phonographs; third (by reference to the two foregoing deductions), how to sell phonographs.

The outstanding conclusions formed from the first article were as follows:

1. That a great proportion of women, possibly a considerable majority of them, are already "sold" on phonographs.

2. That few men, compared with the number of women, are already "sold."

3. That a comparatively small proportion of the many women who are "sold" eventually buy.

4. that a comparatively large proportion of the few men who are "sold" eventually buy.

From which it follows logically:

5. That when a woman is "sold" on phonographs—i.e., when she goes out to inspect them—she has still a long way to go before she completes the purchase.

6. That when a man is "sold" to the extent of going to a store to inspect machines, he has gone the greater part of the way toward buying one.

The deduction of prime importance drawn from the questionnaire's figures in the second article (numbering on from above) was:

7. That advertising is solely responsible for 24 per cent. of all phonograph sales, without any credit due to salesmanship; that it has a share equal to any other factor in two-thirds of all other phonograph sales; and that thus it is a powerful participant in 75 per cent. of all sales, from every cause.

Added to this were the further conclusions as to "why people buy phonographs":

8. That tone quality is the favorite argument (and hence probably the most effective by experience) with both men and women.

9. That beauty of design stands a close second wth women, while mechanism fills a corresponding place in the case of men—which, after all, is but natural; while brand stands third with each.

10. That practical considerations of a variety of sorts are urged with men (such as: quality, durability, guarantee, power of tone, ability to play all makes of records, reputation of store, size), while the corresponding arguments for women are social (such as education, what their neighbors have, entertaining friends, dancing, prestige). In addition, there are general arguments (brand, pleasure and relaxation in the home, easy payments, service, etc.), which apply to each.

11. That, although men and women are about equally impressed by well-known brands and quality of tone, women are 9 to 1 favorites over men in the "appearance" argument, while men are almost 16 to 1 favorites on the score of mechanical improvements.

12. That in knowledge of musical instruments the sexes stand about on a par; and hence that the dealer who endeavors to play on anyone's "ignorance"—either a man's or a woman's—is taking a long and dangerous chance.

If you read over again carefully conclusions 1 to 6, you can hardly fail to be impressed with the fact that (if the questionnaire figures are to be trusted) it is a relatively simple matter to get women to come to your store to inspect your machines, but a more difficult matter to get them to buy. They may be sold on phonographs, but have still to be sold on your make of machine. With men, on the contrary, the difficulty is in getting them to come to your store. Once they are there they are (relatively speaking) as clay in the hands of the potter.

Taking advertising first, it is obvious from the above that when you advertise to women it should be along specific, not general lines. Where is the woman to-day who is not already sold on the social and domestic benefits of having a phonograph in the home—"a phonograph"? She does not exist. To spend money and advertising space to convince her of what she already knows, therefore, is sheer and inexcusable waste. What you have still to bring home to her is not that she wants *a* phonograph, but that she wants *your* make of phonographs.

With men, on the other hand, the case is different. Your advertising to them may be broader—may give first emphasis to general arguments (of the sort which appeal directly to men, of course) concerning the desirability of phonographs. Man is an easy-going creature. Ten to one if it is your advertisement which has finally convinced him that he wants a phonograph, it will be your store into which he will drop to look over machines. And when he comes into the shop you have him right where you want him.

Those, briefly, are the salient points concerning the retailer's phonograph advertising. The details of application may easily be worked out, with due regard to the facts laid forth in points 8 to 12.

In salesmanship there is again a difference between men and women. The fact that many women, but few men, look without buying, indicates that many women want to buy while their ability to buy is still problematical. One point on which you should endeavor to convince women, therefore (if you have any reason to believe that this is the cause of their hesitation), is their ability to buy. In addition, you have to convince them of the preferability of the machine you are handling. These appear to be the two deciding points in the sale of phonographs to a woman. She already knows all about the advantages of possessing a machine. It is up to you to show her: first, that yours is the machine she wants; second, that she can easily afford it. Failing success on these two, get her to bring her husband to the shop—on any pretext whatever. Once you have the two of them present, your chances are good.

Salesmanship to a man is slightly different. Remember that in the vast majority of cases when he has reached the point of coming to the shop, he is relatively more nearly prepared to buy than is the woman shopper. Keep this in mind. What you must do with him is to avoid boring him with preliminaries, and (if your judgment shows him to be already half convinced as usually he will be) begin at once to put on the finishing touches.

These principles, though scantily outlined, and evolved from a questionnaire which was somewhat open to improvement as to information sought, may serve as a framework on which the thoughtful merchandiser can build up a profitable business.

TRADE NEWS OF THE MONTH

ONTARIO

On June 15th, old time citizens of Kincardine were delighted to see the face of Mr. H. R. Playtner, who was a student of the veteran jeweler, Mr. Edward Fox, some forty years ago. Mr. Playtner was acting as a representative of Mr. Fox's undergraduates, who, in the evening of his life, wished to show their esteem of him as a man and also to express their appreciation as a master workman in his tutelage. In doing so they presented Mr. Fox with the best easy chair that could be purchased in Kincardine. Mr. Fox was delighted to have his guest with him after so many years absence, but had no idea of his

Mr. Edward Fox.

mission until a few friends dropped in to call on Henry, as he was formerly known. Mr. Fox very feelingly expressed the pleasure it was to have his guest with him, and was more than pleased to be honored by his boys, who have all gone out in the jewelry world and made records for themselves. Mr. Fox's desire was that he convey to the other members of the donation party, his kindliest feelings of gratitude and his trust that they might enjoy health and happiness.

Following is the address:

Edward Fox, Esq., Kincardine, Ont.

Dear Mr. Fox:—We, numbering all your old apprentices, outside your own respected sons, of respectively forty-five, forty and thirty-four years ago, deem it a duty as well as a privilege, to be able to address these few words to you, inadequate though they are of our appreciation of our dear old friend, as well as teacher.

Such success as we may have attained is due in a very large measure to the force of your prompting and example.

The jewelry trade is interwoven with honorable traditions, and we can assure you we know of no one who more worthily and completely upholds them than yourself.

We spent many years with you, and none of us can recall one act of yours which was not according to the golden rule.

We are not alone in the estimate of you as an honorable business man, a kindly, considerate gentleman, as your townsmen have frequently testified.

As a very small indication of our appreciation and of our thanks for the precepts which you ever took pains to instil in us, we unite in this expressoin of our esteem, coupled with the heartfelt wish that you may be spared for many years to come and in the enjoyment of good health.

We are, dear sir and friend, your grateful former apprentices.

C. H. Wurster,
H. R. Playtner,
Immanuel Wurster.

Preston, Ontario, June 14th, 1920.

William W. Woods, one of Brampton's most highly respected citizens, and a prosperous merchant, passed away suddenly at the Toronto General Hospital, following an operation. He was the son of the late P. H. Woods, one of Brampton's first jewelers. Mr. Woods was not in good health for some years, but was always of a genail and jovial disposition. He was an active Mason and a Past Master of Ionic Lodge A.F.&A.M. He also belonged to Peel Chapter, Royal Arch Masons. He travelled a great deal and had been to Italy and Bermuda a number of times. Mrs. Wood and one daughter survive.

Raymond Moss, who gave Buffalo as his home, and his age as twenty years, was caught almost red-handed at an early hour on July 3rd, just after he had thrown a huge stone through the plate glass window of Savage & Company's jewelry store on Wyndham Street, Guelph, Ont. Constables Livingstone and McCauley heard the crash of the glass and immediately gave chase and cornered their man, who ran into a blind alley, where he submitted quietly to arrest.

When searched, he had on his person nineteen rings, valued at from $35 to $150 each, and a gold watch valued at $50. He was given a preliminary hearing before Magistrate Watt in police court, and committed for trial.

It is thought he is a member of a gang of international thieves who are operating in Western Ontario.

Mr. Orion Thomson, of Big Lake, a returned soldier, is building a jewelry store just west of Mr. Wagg's creamery, at Gore Bay, Ont. Mr. Thomson has been with Messrs. Thomson & Lloyd, of Silver Water, since his return from overseas about a year ago, and is well known on the Island.

A new publication has made its appearance in the jewelry field, emanating from the live-wire house of E. & A. Gunther Co., Ltd. It is named "The Hive," and aptly typifies the condition that obtains at the Gunther warehouses regularly. The publication is intended for internal consumption chiefly and is full of live matter. It should do a great deal to further the esprit de corps that has so much to do with the success or failure of every business.

Mr. Adrien T. Pommier, jeweler, had a very appropriate and artistic window display for Dominion Day. It was a "watch window," with the suggestion implied of all the "good times" the veterans were providing for their big day of sports here. British flags gave the patriotic touch to the artistic setting of the window display for the day—Canada's birth-

day. Mr. Pommier followed out a well-defined plan for a special Dominion Day window display, and the result was artistic and pleasing.—Timmins, Ont., "Advance."

W. H. Girven, of Smith's Falls, Ont., has moved into his new store at 8 Main Street West, where he will be splendidly equipped for handling a large and more varied line of goods.

Messrs. Geo. H. Lees & Co., Ltd., the well known Hamilton manufacturers, report that business with them is very good, especially so as they have picked up a few belated orders for presentation medals and rings for returned soldiers. Their factory was closed as usual for ten days in July, and while the staff was on vacation, some necessary alterations and improvements were made to help in the increased output of Lees' goods that will be demanded this fall.

Breaking the heavy plate glass window by means of a heavy stone, wrapped in a blanket, thieves broke into the store of Herbert T. Morris, jeweler, 675 Lansdowne avenue, Toronto, about 4.15 on the morning of July 23rd, and succeeded in getting away with jewelry valued at $900. Apparently the robbers only succeeded in getting two armfuls of the goods that were in the window when they were forced to flee by the appearance of B. Fairthorne, 1180 St. Clair avenue, in an auto. Though chase was immediately given by Mr. Fairthorne, they managed to elude him.

As Mr. Fairthorne was proceeding east on Bloor street, he heard the crash of the breaking glass, and turning the corner came upon an automobile standing in front of the store. Two men who were standing in front of the broken window jumped for the machine with various articles of jewelry in their arms, and the third member of the party immediately started the car, of which the engine had been running.

Mr. Morris, who resides at 608 Brock avenue, stated that it was his custom to take the goods out of the window every night, but on Saturday he was very tired, and decided to return on Sunday and place the valuables in the safe. Owing to being disturbed, the thieves only managed to obtain the jewelry that was in the centre of the window, and which included a number of diamond and wedding rings, Elgin watches, bracelets, brooches, lockets and pins. With the exception of Mr. Fairthorne, no one in the vicinity heard any noise at the time of the robbery.

The car was recovered on the following day in a Queen street garage. It contained an empty jewelry box, and was recognized as a car that had been stolen from another garage on the afternoon preceding the robbery.

Removing a pane of glass at the rear of A. C. Stanners' jewelry store at 1202 Queen street west, Toronto, on the night of July 21st, unknown persons stole three dozen alarm clocks. Later Detective Sergeant Nicholls, of Cowan avenue station, recovered the clocks between two buildings nearby, but no arrests were made.

The death occurred very suddenly in Kitchener, Ont., on July 16th, of Mr. W. N. McKendry, a well-known jewelry manufacturer of 70 Lombard St., Toronto. Deceased was a great favorite as an entertainer, and had been present at a Masonic dinner in Kitchener on the evening of his death. He was taken ill immediately following that function, and passed away within an hour, despite the efforts of local physicians. He had never been really ill a day in his life, and was exceptionally endowed in a physical sense, so that his death came as a terrific shock to his friends, the only explanation being heart failure.

Mr. McKendry leaves a widow and three sons, none of whom has been engaged in business with him. The plant and equipment is accordingly being offered for sale, and offers an opportunity to an enterprising young man.

WESTERN ONTARIO

Clayton Dean, of T. H. Baker & Co., Ltd., London, Ont., has disposed of his home, and plans to go to Arizona shortly. With his brother, Lorne, who has been in business in Chicago, he will engage in cotton growing.

Mrs. Jones, wife of T. Wilford Jones, London, has been visiting for several weeks with relatives in Windsor and vicinity.

The factory of The Silversmiths at New Hamburg, Ont., has been purchased by Oscar Rumpel, of Kitchener.

The handsome Wray Trophy, donated annually by W. J. Wray Co., of London, for the best dancing at the Scotch picnic at Port Stanley, was won by Campbell Griggs, an eight-year-old lad from Flint, Michigan.

Among those victimized by a fake cheque artist who worked in Western Ontario recently was A. Green, jeweler at London. Mr. Green is a loser to the extent of $52.50 in goods and cash. The swindler's plan was the old game of purchasing goods and then tendering in payment a certified cheque. In most cases the cheques were made out in the names of residents of Kingston. The cheque artist is a young man, not apparently more than twenty, of a very pleasing address. Every effort is being made by the police to locate him.

Jacob Agranove, father of N. A. Agranove, London, enjoys the distinction of being the first Hebrew resident of Canada to return to Palestine. Months ago, when it was announced that the British Government intended to restore Palestine to the Jews, Mr. Agranove began to wind up his business affairs and arrange for his steamship passage. Thousands of other Jewish residents have been endeavoring to return, but, owing to difficulties in securing passage, are unable to make the trip for months. Mr Agranove sailed on July 20 for France, and from there proceeds to Jaffa and Jerusalem, where he plans to spend the remainder of his life.

Some twenty jewelers of Chatham and district were present at the organization meeting of the Chatham District Jewelers' Association on the 10th of June last. Messrs. M. C. Ellis, president of the National organization, and W. G. Young, chairman of the Ontario association, were the visitors of note, who helped to round up the local talent and officiated in launching the new district branch.

Following an automobile drive around the city, the party assembled for a banquet at the Chatham Chamber of Commerce building, which was presided over by Mr. Ellis. This was followed by a business session, at which Mr. Young gave an interesting talk on the retail end of the jewelry business. Mr. Ellis also spoke, outlining the work of the C.N.J.A. in taking the case of the jewelry trade to Ottawa, and saving the infliction of a twenty per cent. tax.

By-laws were adopted after the form recommended by the C.N.J.A., and the following officers were elected: President, A. H. Von Gunten, Chatham; Vice-President, A. E. Archer, Tilbury; Executive, Thomas Harrison, Wallaceburg, and James Davidson, Thamesville; Secretary-Treasurer, Thomas Ferguson, Chatham.

Many topics of general interest were discussed during the meeting, and the members of the new association feel that they have already had sufficient benefit from the organization to justify its existence, if only in the good resulting from this first get-together.

MONTREAL NEWS.

Trade in Montreal seems to be very fair at present and we have heard no complaints from either the retailers or the manufacturers. Babies' comforters seem to be a feature with many of the retailers, and some of the larger jewelers report that they are making a big feature of the large rings of novelty cameo design. These latter seem, too, to be selling well. The beautiful heads and figures which are displayed on some of the better jewelry on display here are stated to be unsurpassed, and one firm makes bold enough to state that cameos in general are selling better this year than they have ever done.

The late John Freeley, who was killed recently in a collision which occurred between a lorry and a train at Oakfield, Ont., was well know in Montreal. He was at one time foreman with Simpson, Hall & Millar.

A. E. Murray, of Murray & O'Shea, retailers, is spending a vacation on the Maine Coast. Mr. Murray is expected to return to the city in about two weeks' time.

Mr. Thrift, of Eaves Bros., manufacturing jewelers, is spending this year's vacation on the Maine Coast, from where he enjoyed a view of the international yacht races.

Mr. F. E. O'Shea, of Murray & O'Shea, has gone to Abenakis Springs, Quebec, to spend his summer vacation.

Mr. J. M. Reid, of the Meriden Britannia Company, is spending his vacation on the Maine Coast.

Frank H. Scott, manufacturers' agent, has returned from England.

Mr. Z. Auerbach, of the Z. Auerbach Company, wholesales jewelers, told our correspondent that trade, as far as his company is concerned, is fair and that the main features at present are the rings. All lines, and especially the cameo rings, seem to be good sellers. Trade is not any more lively than is usual at this time of the year, he added, but a big fall trade is expected with the return of the people who are at present out of the city for their summer holidays.

Murray & O'Shea's reported this week that trade is at its usual standard. In common with the Auerbach Company, they expressed the view that trade would brighten up at the commencement of the fall with the return of the summer transients. Most of their sellers, they stated, are in rings and bracelets.

Mr. Thos. W. Wright, representative of P. W. Ellis & Co., who has recently returned to the city, states that trade is apparently on the same footing as it usually is at this time of the year. Mr. Wright also predicted a big trade at the commencement of the autumn months.

None of the goods which were stolen from the manufacturing flat of M. Lasker, 7 Bleury street, recently, have yet been recovered and no trace of the thieves been discovered. Questioned by our correspondent regarding the steps taken by the police to recover the jewelry, which is now valued at over $30,000, Chief Lapage, of the Detective Bureau here, stated that every effort had been made to locate them, and that, although several clues had been discovered, they had proved fruitless. The chief expressed the belief that the robbery was perpetrated by skilled thieves who specialized in jewelry robberies. He stated, however, that he has several clues which seem to point to the same gang of men who had carried out robberies in Toronto and Ottawa some little time previous to the outrage.

At the time of the robbery our correspondent was on the spot at the same time as the officers of the law, who were summoned in haste by 'phone when it was discovered, and can state positively that the man who perpetrated the outrage knew exactly what and what not to take. All the material and jewelry of comparatively little value in the flat was piled in the sink and refuse of all kinds had been scattered over the goods worth many dollars. All of value, however, was missing.

Mr. Horace Dorer has just concluded one of his most successful sales by auction at Sherbrooke Que., for Mr. A. C. Skinner, of that city. This well-known and long established jewelry firm is moving into a new location, and Mr. Skinner took the opportunity of putting on a big cleanup sale. The present store was by no means large enough to accommodate the crowds and in consequence many people were not able to get in. The sale lasted just two and one half weeks and the event proved to be something that will be long remembered.

WINNIPEG

By the time this appears in print, the hum of the binders will be heard all over the West, and something approximating a verdict will be available as to the size and quality of the western crop. At this writing, the prairie provinces are buoyed up with the highest hopes. A drought of two weeks was broken by rain in the greater part of the West, and permanent damage over wide areas was averted. Up to the present, the outlook has been for a bumper yield, and hopes are entertained that the crop will attain these proportions. Such a yield as the West obtained in 1915 would, at the current prices, bring well over a billion dollars to Western Canada, and business and development would hum at the old pre-war gait. This is what is hoped for.

Horace Dorer recently finished a sale by auction for Mr. G. E. McDonald, of Wawanesa. Though the town is very small, the sale proved a great success in every way, and Mr. McDonald is more than pleased with the results.

With the storm which developed over the luxury tax largely subsided, the local jewelers are expressing their gratification at the effectiveness of the C.N.J.A. when put to a crucial test. The turnover tax is regarded as a much more equitable arrangement than the proposed 20 per cent. plan, but the element of hardship is still in evidence.

The announcement made in Winnipeg by W. M. Birks, vice-president and general manager of Henry Birks & Sons Ltd., to the effect that his company had acquired the business of D. E. Black & Co., of Calgary, was of distinct interest to the trade.

"We had planned to sink our roots down deep in the four chief centres of the Dominion of Canada—Montreal, Toronto, Winnipeg and Vancouver," he was quoted as saying in an interview in the "Free Press," and we have now entered what may be called for the present, the secondary cities, and have established the firm in Halifax, Ottawa and Calgary. The latter is the only point where we do not own the building we occupy, but we have excellent accommodation in a splendid structure.

"I am just back from Europe," he continued, "and I was extremely pleased to find conditions so much improved in Britain. A year had elapsed since my last visit, and the change for the better was extraordinary. The people have resumed work and are getting back to normal very rapidly. In Paris and in France generally the recovery is not as marked, although the peasants of that country engaged in agriculture are making an excellent showing. In Belgium the situation is good and the reports from the balance of Europe are conflicting."

When the Joint Council of Industry was formed in Manitoba a couple of months ago, one of the first disputes it was asked to pass upon was the wage controversy which had arisen between the Winnipeg jewelers and

their employees engaged in the practical branches of the trade. The firms suggested a flat rate of $30 a week, while the men asked for $37.50. After hearing the arguments of both sides, and after conducting a series of investigations into conditions generally, the council made an award of $37 a week to the men. This, of course, is not mandatory, but it has since been accepted by both sides. Skilled repairers, journeymen jewelers, ring makers, brooch makers and stampers are now getting this wage. In the statement of the findings, some pertinent observations were made on the local jewelry trade. The following is an extract:

"The council reports that information received leads to its decision that there is at present no system of apprenticeship in the jewelry trade, and that pending the establishment of a policy of training and direction of apprentices by jewelry firms, the council will not consider a schedule of wages for this class of employee.

"The disputes between the men and their employers over wage schedule came before the council at the organization meeting, May 13, and since that date data and information were secured by the council with regard to working conditions and organization of the men. The dispute was taken before the council by the International Jewelry Workers' Union, local No. 47, after failure by them to arrive at a settlement of wage schedules with the employing jewelers.

"In taking up the matter the council found that information from eight leading local jewelry firms showed that there was great diversity in rates of pay, and that the organization on the part of the employees was indefinite."

A strenuous effort is being made by the local Trades and Labor Council to reorganize the retail clerks' union here, which has been in a state of collapse following the unsuccessful general strike of last year. Prior to the big walkout it was claimed that the clerks' union numbered over 4,000. nembers. A meeting was held recently in the Industrial Bureau for the purpose of reviving the organization. Efforts in this direction are now proceeding, but from general observations it appears that the process will be slow.

Another interesting venture in the realm of Winnipeg trade unionism is seen in the efforts now being made to organize the office workers. One meeting has already been held. An office has been established and members are being enrolled, the pledge being given that their names will not be divulged while the organization is in its formative stages.

Tom Porte, one of the joint managers of the local Birks establishment, presented the Rotary Club with a Union Jack recently, the occasion also being marked by the presentation to the club of the Stars and Stripes by the New York Rotary Club. Mr. Porte also figured among the successful candidates at the recent elections for the Board of Trade Council.

George W. Paul, manager of R. S. Williams & Sons, Ltd., Winnipeg branch, accompanied by Mr. Frankland, manager of the phonograph department, and C. R. Heise, of Brandon, attended the Edison phonograph dealers' and jobbers' convention in Chicago.

Word has reached the city that a former Winnipegger, Baxter Rhodes Seabrook, has just invented an improved type of phonograph, the rights of which will be marketed by a big American corporation. Mr. Seabrook has devoted the last three years to talking machine experiments. His invention is said to have produced a considerable improvement in tone in the phonograph, and has also eliminated the mechanical noises.

A. L. Wheatley, the well-known Regina jeweler, has been elected a director of the Rotary Club of that city.

Morton F. Sodomsky, junior member of the wholesale jewelry firm of E. Sodomsky, Winnipeg, Man., has recently been visiting the jewelry markets in Providence and New York, alos those of Montreal and Toronto.

Mr. Fred W. Westren will be leaving for Western Canada early in August, fully equipped to take care of his many customers. During the summer months, both his houses, Messrs. Fremes & Co. and Geo. H. Lees & Co., have been busy getting up various taking designs. Fred naturally is expecting good business.

Members of the trade in Western Canada will be interested to learn that Mr. Frank McKinney, who has been covering the Western territory for many years for Messrs. Rowland & Campbell, of Winnipeg, is opening a retail store in the Manitoba capital. When making the formal announcement to their clientele about the changes in their travelling staff, the following complimentary reference was included: "With considerable regret we announce the retirement of Mr. Frank McKinney, who is leaving our employ to embark in business on his own account. Mr. McKinney has spent his entire business life with our firm, and leaves bearing the most cordial and sincere wishes of his late associates for his success."

Messrs. Rowland & Campbell, of Winnipeg, have taken the Canadian agency for the L. A. W. Novelty Co., of Springfield, Mass., manufacturers of the popular Key Kase, which promises to make quite a hit.

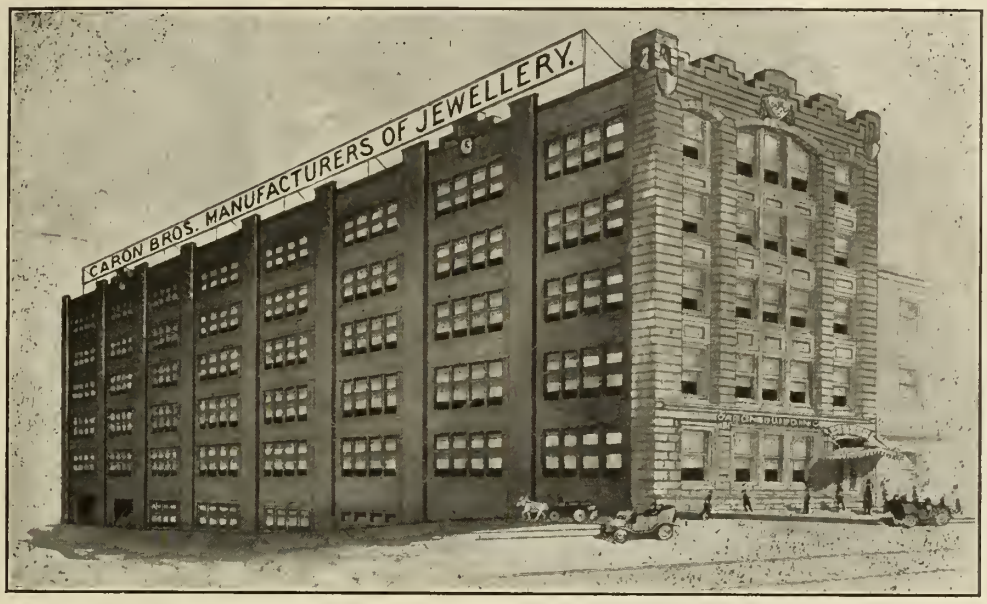
ALBERTA

William A. Ferguson, one of the best-known jewelers of Edmonton, met with a tragic end near the small town of Leduc on the evening of July 3rd. Mr. Ferguson had motored to Wetaskiwin to pay a visit to his son Clarence at the Wilson ranch, near there, and was returning when his car must have slid off the road and overturned. When he was found pinned underneath the car, life was extinct.

Mr. Ferguson had been carrying on business in Edmonton for the past ten years, having come from Kenora, Ont., where he carried on a business in the same line. He leaves a wife and three children to mourn his loss.

P. Borud of Camrose, has spent all of his adult life in the jewelry trade. He is an old-timer in the West and his opinion as a jeweler of a thriving farming region is of value. He owns the fine brick building where his store is, with its two show windows displaying beautiful and artistic goods. Though there are both optical and watch repair department, Mr. Borud has not neglected the modern trend, so has installed a Victrola branch. After a year's trial he is enthusiastic about this excellent addition to his business. The machines fit into their jewelled surroundings and are attracting customers. A stock of a thousand records is kept. The JEWELER has advocated this policy so long it is gratifying to see it work out so splendidly.

L. Gadbois, of Vegreville, has the jewelry trade of the country away north of the Saskatchewan River. In fact his territory is one hundred and seventy miles from North to South and half that distance across. The regular jewelry trade with china and cut glass is made more interesting to the French and Russian settlers by the addition of beautiful statuettes. The phonograph has proven a good means of advertising in this town of many languages. Mr. Gadbois' watch repair work is the best in this year of uncertainty where people are waiting on the crop to make up for last year's shortage. Business has kept up remarkably.



This year marks the twentieth anniversary of the foundation of our house.

From our modest beginning in 1900 until the present, we have striven, by dint of energy, good will and fair dealing, to ensure for this firm an enviable place in the Jewelry Trade, and we are confident that we have reached our aim: the reputation attached to the products bearing the (3) trade mark is indisputable.

Our lines are now most favorably known throughout Canada, while Newfoundland, the West Indies and the South American countries, where our business is fast extending to enormous proportions, are regularly visited by our travellers.

We particularly wish to draw our customers' attention to our lines of Souvenir Jewelry. The demand for these lines, whether made up in plain or enamelled metal, is rapidly increasing, especially at this season, when hosts of tourists are visiting our country.

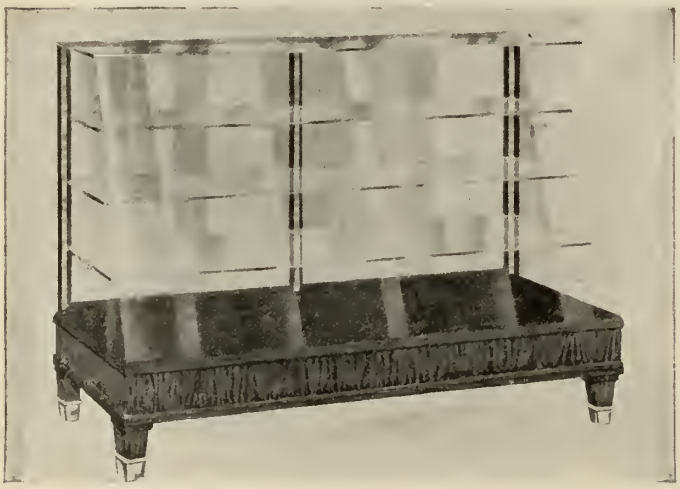
Our designing department is always at the disposal of our customers to help in developing whatever they may require in special Jewelry, Badges, Class Pins, etc.

CARON BROTHERS

Bleury Street ∴ MONTREAL

Kent-McClain

(TORONTO SHOW CASE CO.) Limited



NO VACATION

A Silent Salesman

is always on the job.

The slant-front case will make sales by displaying to advantage many articles that cannot be properly arranged in your regular cases.

Write for prices.

181-199 Carlaw Ave., Toronto

If It's a Gift, Show Her a Pequegnat Clock

An ideal gift—attractive and dignified, well-made throughout by men experienced in the art of Clock-making.

Pequegnat Clocks sell themselves and keep the customer sold.

Attractive models, quality workmanship and accurate time all the time.

The Arthur Pequegnat Clock Co.

Kitchener *Canada's Only Clock Makers* Ont.

BRITISH COLUMBIA NEWS NOTES.

The local jewelers are well pleased with the amendment to the "luxury" tax, whereby a straight 10 per cent. tax on all sales has been substituted for the ill-balanced 20 per cent. tax at first put into force. The 20 per cent. tax, as collected, was the source of much friction between clerks and patrons of the jewelry stores, and the 10 per cent tax now in its place is a real relief to jewelers. In this connection George E. Trorey, managing director of the local Birks store, interviewed Sir Henry Drayton and helped to win the case put up to Sir Henry by the jewelers.

At a joint luncheon of the Retail Merchants' Association and the Retail Bureau of Vancouver Board of Trade a resolution was adopted condemning the present method of collecting the luxury tax from the trade twice a month, and the more preferable system, as recommended, was collection once a month.

After requesting the citizens of Victoria to institute daylight saving, and with some observance from the local retail merchants, the banks and a large proportion of the citizens of the Capital City, the City Council reconsidered the matter and rescinded its request. Vancouver has been enjoying the pleasures of daylight saving for several weeks now—and everyone likes it.

Over six thousand Shriners passed through Vancouver on their way to the Mecca of their clan at Portland, Oregon, where they gathered on the hot sands of the convention floor. The store of Henry Birks & Sons, opposite the Shriners' headquarters, in the Hotel Vancouver, came in for a great deal of attention. In the east window of Robert McDonald's store on Hastings street, a large Shriners' emblem, embellished with colored electric bulbs, flashed a greeting to the Shriners; while in the other window a special emblem, about 5¼ ins. wide, drew many admiring comments. This latter emblem, made specially for the visit of the Shriners, was diamond-set, containing fine blue white stones to the value of about $12,000. A fine blue-white Perfect, weighing three carats, adorned the star in the centre of the emblem, the stones in which weighed between 22 and 23 carats.

The window displays at the store of O. B. Allan, especially arranged in honor of the Shriners visiting the city, were a source of much interest to the visitors, throngs of whom visited the store in search of souvenirs for those left at home in various parts of the United States.

R. C. Manning, of Tod & Manning, represented the local jewelers at the convention at Rose City, and he reports having a most enjoyable time. It certainly could not have been a dull convention, for there were no less than seventy-eight brass bands, numbering 2,300 musicians, right on the job all the time.

"This is a time for wise conservation," said W. M. Birks, head of the firm of Henry Birks & Sons, who recently visited Vancouver in the course of an inspection tour. "On my trip across Canada I found conditions quite good, and from my observations I am an optimist as to the future." Mr. Birks spent a few days at the Coast before returning to Montreal.

A. Wood, an Old Country watchmaker who served in the famed 29th Battalion (Vancouver's Own), has opened up a little stand on Homer street, where he is making a specialty of watch repairing.

R. M. Tod, of Tod & Manning, is back from a most enjoyable fishing trip in the Kamloops district. Bob came back with a nice string of trout for the delectation of his many friends and says he certainly had a most wonderful time. Billy Kerr, jeweler, of Kamloops, acted as the official guide and piloted Bob in his trusty McLaughlin to the most likely pools of Fish Lake, about 4,200 feet above sea level.

The windows of the Robert McDonald store on Hastings street have been entirely remodelled. The old foundation was ripped out in its entirety, and a fine new flooring of mahogany, with trimmings of the same wood, mark a great improvement in the appearance of the windows, which are noted for their atractive trims. A new idea in curtains has also been installed in the windows, giving a most artistic tapering effect to the displays. Bob McDonald's windows are always well worthy of more than passing notice

The semi-annual Dollar Day, held towards the end of June was one of the most successful in the history of the Retail Merchants' Association. Practically every store in the city and district shared in the special offerings for that particular Saturday, with the result that the business turnover was more than gratifying. Jewelry stores were well to the front, both with attractive showings and with real honest-to-goodness cuts in the prices of articles displayed for Dollar Day sale.

Alf. Scrivener, of the local Birks store, has returned to Vancouver after an extended buying trip to London, Eng., in the interests of his firm. "Everything in the way of manufacture of our lines is going along well, and we are well pleased with the results of the trip," said Mr. Scrivener. "Manufacturers are consulting the needs and desires of their Overseas buyers and are doing their best to fulfil them, in spite of the loss of many experienced men in the war. We secured many new ideas from both England and France, and found that some of our regular lines are being turned out in even nicer styles and better finish than formerly.

David Spencer, Limited, have added $60,000 to their building permit total for additional structural changes to the big Hastings and Cordova department stores. One permit, for $50,000, provides for the construction of a seven-storey building over the lane, to connect the main store with the Chamberlain building on Cordova street.

The annual picnic of local retail merchants will be held in Queen's Park, New Westminster, on Wednesday, August 11. The Retail Merchants' Association has given its endorsation to the outing, which is expected to be the largest of its kind ever held on the Lower Mainland.

W. M. Carson, manager of the local Birks store, has returned to Vancouver after a most enjoyable vacation

Having lived for thirty-two years in Shanghai, R. A. Gubbay, who recently arrived in Vancouver on board the steamship "Empress of Asia," may be said to be the doyen of the foreign exchange market in China. He is on a holiday trip, and plans to return to China again in the early winter Various factors, said Mr. Gubbay, had served to make China the key to the silver situation and had tended to make the price of silver higher than ever before.

W. H. Mallett, of Grandview, Vancouver, has innovated what may prove to be a popular, certainly a novel service, to patrons, by adding a handsome car, which will call for and deliver work entrusttd to Mr. Mallet's care. Fred Mallet will look after the new delivery department.

"We are in the market right now for blacks and concentrates," was the announcement made by S. J. Marsh, of the Cariboo Gold Platinum Extracting Company, of Quesnel, B. C. Simple as the above statemen. appears, it marks a milestone in the development of the mining industry

CANADIAN SEAMLESS WIRE CO.

LIMITED

198 Clinton Street
TORONTO, ONTARIO

MANUFACTURERS OF

Gold and Silver Wire, Sheet and Tubing

Seamless Gold and Silver Filled Wires

Rolled Gold and Silver Plate and Tubing

Fancy Wires in all materials

Gold and Silver Anodes

Brass and Copper Tubing in small sizes and thin walls

ALSO

Refiners and Smelters of all Wastes containing Gold, Silver and Platinum

of the province of British Columbia, the far reaching effect of which is such that only a bold man would attempt to predict. In the Fraser River, Thompson, Tulameen and other basins of the province are millions of tons of black sand, carrying high values in gold, platinum and the alloys of paltinum, which have hitherto been of little economic value because the precious metals could not be salved at a profit. For twenty-seven years, Mr. Marsh has spent his time and money in developing his process for the successful extraction of gold and platinum from black sand.

O. B. Allan has returned from a most enjoyable motoring trip over Vancouver Island. Mr. Allan, who was accompanied by Mrs. Allan and family, had a great time fishing, motoring and generally enjoying the scenic beauty of the Island Highway.

D. A. Robertson, of the O. B. Allan store, is building a nice California style bungalow at Kerrisdale, one of the finest residential districts of Greater Vancouver. The bungalow is being built on a fine large piece of ground, and will be ready for occupancy early in September.

The executive of the local branch of the Jewelers' Association is busy making preparations for a big jewelers' picnic. Neither date nor place have yet been decided upon, but it is hoped that the outing will be a real big affair and will be participated in by all local jewelers and their employees and friends.

Mr. Liddle, for some time in the jewelry business at Coleman, Alta., has sold out, and will take up fruit ranching in British Columbia.

Mr. Stanley Harding, Nanaimo, B. C., who has for a number of years been in the employ of his brother, Mr. E. W. Harding, has decided to enter business on his own account.

Owing to his inability to secure suitable downtown quarters at the present time, he will carry on the work of watch making and repairing at his home. As soon as he can secure a suitable location, it is his intention to carry a full stock of jewelry.

After three years with the Imperial Optical Co., working on the road, Winnipeg to the Coast, Mr. F. R. Booth is opening a smart jewelry and optical store in the new Allen Theatre Bldg., Georgia St. N., Vancouver, B.C., the name to be Booth & Howe, as he will be associated with Mr. M. G. Howe, of Regina. The store will be opened about August 15th.

ENJOYABLE OUTING

"The best yet" was the verdict of those who attended the annual employes' picnic of the Auto Strop Safety Razor Co., Ltd., to Wabasso Park on Saturday, July 3.

About one hundred and fifty or more of the employees and their families, including Mr N. R. Maas of the New York office, took advantage of the fine day to enjoy a most delightful lake trip, the pleasure of which was considerably enhanced by the presence of an orchestra on board.

A programme of games was run off in the Park. All of the events were keenly contested and resulted in some close and exciting finishes. Notable features were a men's tug-of-war, a ladies' tug-of-war, the men's relay race and a special race for a prize cup, which was handily won by Mr. E. Tugend, who ran an extremely fast race and was heartily congratulated on his victory.

Much credit for the smoothness and completeness with which the arrangements were carried out is unquestionably due to the picnic committee, in charge of Messrs. S. C. Stampleman, G. S. Crump and F. C. Parfett. The printed programme, a miniature "Life," in which sly and good-humored hits were made at various members of the staff, provoked many quiet smiles and hearty laughs.

CAMROSE JEWELER MOVES.

Young's Jewelry is in a much nicer location on Main street, Camrose, and now that it is open, business is flourishing. With a very attractive show-window and excellent lighting, Mr. Young has his stock displayed to the best advantage and finds trade has already increased materially. The Adam patter in Community here, as everywhere in the West, has proven extremely popular. People enquire after the best and like to buy good material and workmanship. Camrose, being the centre of a prosperous district, there is a very extensive amount of watch repair work to do.

The S. & E. Lederer Co., of Providence, R.I., after being in business for about 50 years, is about to retire in order to devote its full time to the real estate business.

The business was started by Sigmund L. Lederer and Edward F. Seery in March, 1874, under the name of Seery & Lederer, and continued under that name until the fall of 1877. Seery's interest was bought out in 1877 by the Lederers, and the firm name changed to S. & B. Lederer.

AMERICAN CROOKS DID IT

The coat worn by the pseudo Salvationist who figured in the $100,000 diamond robbery of the store of Abraham Rosenthal, Toronto, together with some papers and empty jewelry cases, has been found at Jordan's Bush, near Vinelands Station.

The papers include insurance papers and deeds on a house. Several empty jewelry cases, a wallet which was used to carry diamonds, and several small brooches were found.

The finding of the articles at Vinelands substantiates the theory that the robbery, one of the largest in the history of the police, was done by American crooks, who made their getaway by automobile to Niagara Falls and the States.

A TALKING CLOCK

A clock that speaks instead of striking is the invention of Vincent Pinto, of Philadelphia. He has it running in his home at 1624 South 8th street.

Pinto studied clockmaking in Italy, and with his 20-year-old son, Joseph, completed the clock after eighteen months' hard work. At present the clock at 11 o'clock at night says:

"Eleven o'clock; time to go home."

This is because Rosa, the 18-year-old daughter, entertains many friends.

The clock is about the size of a grandfather's clock. It can be made to call the hour, half or quarter hours, or all of them, with its phonograph mechanism, and has chimes in addition. It would be invaluable, says Pinto, where there was a blind person in the home.

Dave Williams and Harry Angus, Ontario and Maritime representatives of the E. and A. Gunther Co., were passing through Port Perry last month, and as they talked to the clerk at the hotel desk, were accosted by a very weather-beaten individual in disordered array, who added to his air of down-and-out by exhibiting what had every semblance of being a withered arm. To the request of "Please help a poor guy," in plaintive tones, the genial travelers, being in benevolent mood, responded with a quarter each, with only a casual glance at the recipient. They were surprised a moment later to hear the words: "Thank you, Dave," in a voice that sounded familiar, and, giving the alms-gatherer the once over, they suddenly realized that they had passed over half a dollar of real money to Dick Dickson, of the Canadian Wm. A. Rogers. What happened after that may well be left to the imagination.

The Best Months of the Year

September coming!—with the opening of the schools; October!—with cool evenings inviting indoor tasks and correspondence—then November and December—the great Christmas shopping months! Dealers are right on their toes now to make the most of all these big selling opportunities for

Waterman's Ideal Fountain Pen

We tripled the factory to meet the demand! We are ready for the busiest four months in the history of the firm. We are ready for the whole of the British Empire to swoop down upon us for Waterman's IDEAL Fountain Pens and Ink.

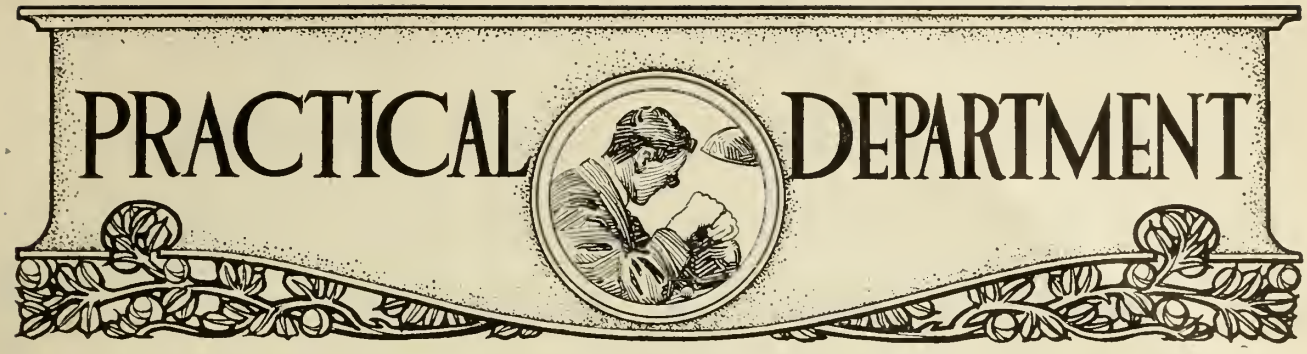
Now for record sales—for you and for us!

Waterman's Ideal Fountain Pen
L.E. WATERMAN COMPANY LIMITED 179 ST JAMES ST MONTREAL
L.E. WATERMAN COMPANY LIMITED 179 ST JAMES STREET MONTREAL
Waterman's Ideal Fountain Pen
1910

1920

L. E. Waterman Company, Limited

179 St. James Street, MONTREAL



Taking the Worry out of Watch Work

Francis R. Bentley.

"CERTAINLY my repair department made money last year; if it hadn't I would soon want to know what was the matter." I had asked the question, and this was the answer. The jeweler in the case was a man who in a few years has built up a good business in a good town. He pays good wages. He has little trouble with his workmen, because the kind of men he wants stay with him. And they are kept busy the whole year round, for the farmers from the surrounding countryside, as well as the townsfolk, know that a watch he puts in order will be right when they get it.

In another store in another good town, where competition is no keener, and people no more disposed to hang on to their dollars, another jeweler, within a week's time, was roundly cussing the public as a lot of niggardly dollar-twisters, and cussing the workshop end of the business.

A troublesome watch had just come back in more trouble—which didn't make matters any better.

WHEN THE SHOP IS THE "WORRY DEPARTMENT."

Never having worked at a bench himself this man has no fellow-feeling for his workmen, and little appreciation of practical workshop problems. The result is that employer and employe are more or less at loggerheads most of the time. Workmen don't stay there very long, and, at the best, there is no team-work between the counter and the bench. Work is taken in and promised. More often than not a price is quoted across the counter without proper examination of the watch—a price that either paves the way for sure trouble with the customer or condemns the store to lose money on the job. Customers call for their work and have to come back, sometimes again and again. The middle name of that department is "trouble."

It's no wonder, perhaps, that the man who in the long run feels the pinch, was doing the cussing when I ran across him. But cussing won't get him anywhere. In the one store the repair department is run systematically on a business basis. In the other there is neither basis nor system in the handling of repairs, but a weary succession of under-estimates and rush jobs, of disputes and misunderstandings, and "come-backs" and kicks. In the one store satisfaction and profit are the rule, whereas in the other they are the exception.

GOOD TEAM WORK ESSENTIAL.

And the reason? There's no one reason, but a combination of many.

First, in order that the workshop may pay and give satisfaction there must be team-work between the man, or men, who take in work, who examine a watch and quote a price upon it, and the men at the bench who have to do the work and make it show a profit for the department.

It is quite possible for a non-practical man at the counter to write off most of the profits of the workshop and never know it. And such a man will regard the department as a necessary evil, and always treat it accordingly.

A practical watchmaker who knows little of merchandising and overhead expense may easily fall into the same mistake, but as a rule he is working for himself, and by dint of long hours and no payroll he'll manage to get three square meals a day and put by a little for the landlord.

The old, iron-clad argument against higher prices—against making any effort to get higher prices for watch repairing—was that the people would not pay any more. It used to pass muster with many a wide-awake jeweler, but it holds good no longer. The public is paying more for everything they must have done and for everything they need. They can't get away from it. They know it. And Providence doesn't help the watchmaker and the jeweler to dodge higher prices any more than anyone else who has his labor and service to sell. If he is to live and continue to do business at all, therefore, he must get better prices for his work. Moreover, he is doing so, is getting substantially better prices, or nothing will save him from going to the wall. Ten years ago an increase in repair prices would have cost a few customers to the jeweler who took the bull by the horns, and it will do so just as surely, perhaps, to-day, but not in a generation has there been such an opportunity for the readjustment of charges that everyone concerned has long known to be illogical and unfair.

Taking skill and honesty for granted, I have set down team-work as a first essential of a satisfactory repair department. This means that the man at the counter and the man at the bench both know their jobs and then pull together. The one must keep close track of work ahead and regulate his promises accordingly. The other needs to use good judgment and do first things first.

DON'T QUOTE A PRICE IN THE DARK.

Thorough examination and the report system rank next in importance to pulling together. Now and then an old customer will hand over his watch and say, "Just fix it up whatever it needs," and you may know him well enough to take him at his word. Most customers are not willing to leave everything to the other fellow in this way, how-

IF you could go through the *Retail Jewelry Stocks* across *Canada* you possibly would be astonished at the small showing of

LEES Quality Jewelry

NOT that Lees have not been selling their goods —Oh! No. Last year, as year after year, showed a truly remarkable increase in sales.

BUT—Lees Jewelry Sells. It does not stay in stock, which partly accounts for our big mail order business.

We honestly believe that there is practically no dead stock Lees Jewelry.

Accordingly without hesitation, Lees are always ready to refinish without charge any of the few odd pieces of their make that might become for any reason, soiled or shopworn. Lees do this gladly as a small item of Lees Service.

Let Lees help you to Better Sales and Pleased Customers.

GEO. H. LEES & CO., LIMITED

Jewelry Manufacturers

HAMILTON - - - ONTARIO

(See the Inside Back Cover)

ever; they want to know what they are going to pay before they tell you to go ahead. Because this is so, there is no good reason why the jeweler should cheat himself; nor is it necessary for him to take all the chances while the customer takes none, merely to make sure that he gets the business. An experienced watchmaker is able to form a pretty good idea of the condition of a watch without taking it all apart, often without taking it out of the case. But in a watch that has not been previously overhauled in his own shop, that has since been repaired a time or two elsewhere, or that was last repaired by a workman who had not been with him long enough fully to prove his ability, he is likely to get pretty badly fooled; and such watches form so large a percentage of the work of the year that X-ray examinations should be regarded as a sure stepping stone to trouble. Take a watch down. Examine it thoroughly from balance to barrel, not neglecting to take out the mainspring before it is passed as O.K. Then and only then, are you in a position to know what it will cost to put it in order. Only then can you quote a price without running the danger of writing off your profit when you do so.

FRANKNESS WINS CUSTOMERS' CONFIDENCE.

There are many ways of making the report to the customer. More often than not it may be possible for him to call again to-morrow if he knows it will be ready for him then. It may be more convenient to report by telephone or mail, but the personal call has the advantage of demonstration—you can show the customer, as well as tell him, what is the matter and how the trouble must be corrected. Will he understand? you ask. Not altogether. He may not understand very much if he has no knowledge of things mechanical. But at least he will feel that you are entirely open and above board in the matter, that you know what is wrong and are anxious to make it clear to him. Sometimes, if the explanation is intelligently made, with the aid of eyeglass and a rough sketch or two, perhaps, he will come to know more about the matter, and of the skill that is required by the watchmaker, than might be supposed. Whether he grasps the explanation or not, however, he at least knows what the work is going to cost him, so that when it is done an extra charge of a dollar or two is not sprung upon him as a surprise.

When the report system is adopted, guesswork in estimating will be mostly at an end. Watches will be taken in for "cleaning only," or for mainspring and nothing more, only when there is nothing else required to put the watch in order. When the report system is not regularly followed, something at least is gained by avoidance of such strictly limited terms as "cleaning" and "mainspring only." After all, few watches need nothing else than cleaning. Many watches that have the mainspring broken need also a straightened barrel tooth, fresh oil to the escapement, a barrel hook or something else besides. It is good policy then, to dodge the term "cleaning" altogether, using instead "overhauling" or "put in order." To clean a watch is a small matter, but to restore a watch to perfect condition for timekeeping is a great deal more of a task; and the distinction is one that can be so explained that almost anyone can be made to understand and appreciate it.

In dealing with farmers and customers from the surrounding country whose watches have been left for estimate, there is no better way than writing them a personal letter. Tell them frankly what is wanted. If the mainspring is "set" it is often good policy to send it along. But tell a straight story as convincingly as you know how, giving just the kind of information you would want to have yourself, and in most cases you will get the business. Letter writing is one of the last things many a jeweler likes to do, but the right kind of letter writing is good advertising and profitable business, and therefore well worth cultivating.

ALLOW TIME TO DO THE WORK.

Again, if you want to get the reputation for satisfactory work, allow time for proper repairing and regulating. Once in a while a job must be done and delivered in a hurry. Such jobs will be common if you are willing to take anything that comes along on that basis. But, remember, whatever the circumstances may have been, the customer will expect the watch to keep time when he gets it. He will forget all about the rush in which you turned the job out, but he won't forget that he paid for timekeeping, and unless he gets it the fact is going to rancor in his memory and stay there.

Finally, never promise a watch unless there is reasonable likelihood that it will be ready when the time comes. Nothing is much more exasperating to the customer than to be put off and put off and put off again. It's exasperating to you or to me. We wouldn't go back very often if our shoemaker or anyone else served us in that fashion. And other customers, when we serve them that way—when we get into the habit of making loose promises and lightly setting them aside—come to regard us as undependable. Ask any man and he will tell you that he wants the work done right; and any man knows, if you put it to him, that good work takes time, every time.

These are not all the points that you must keep an eye upon if your repair department is to earn money and reputation for you, but they are some of the most important. Look after them, and it is more than likely the others will take care of themselves.

Salt Water Gilding Solution

It is not generally known that the usual salt-water gilding formula, now quite extensively used for gilding by means of the porous stone crock and copper kettle, may be used as a dip gilding formula, and in fact, it is used by some platers in this manner without any current at all.

There may be some classes of goods which can be gilded in this manner, but there are others which cannot advantageously be treated in the dip without the use of a current. Those who desire to use the dip without the current will find that the color is equal to that obtained with the current, but the gold does not cover as well.

The following bath can be used with good results:

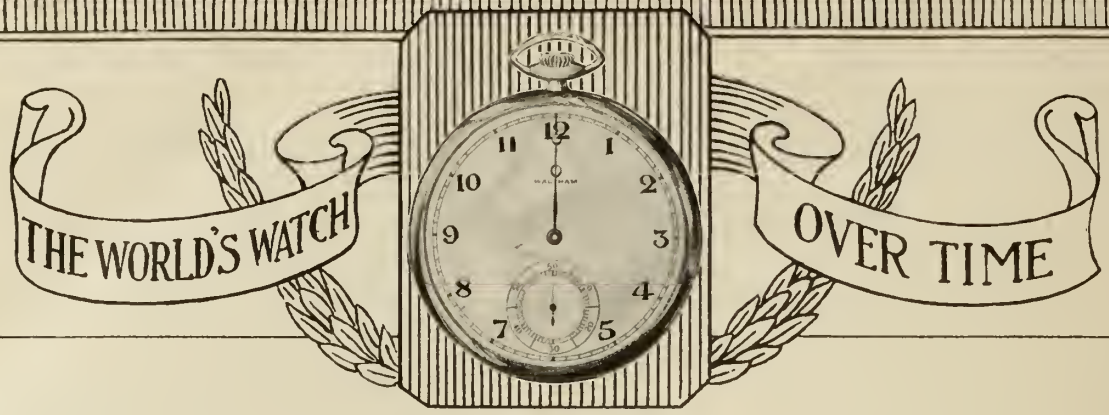
Water	1 gallon
Yellow prussiate of potash	4 oz.
Phosphate of soda	2 oz.
Carbonate of potash	1½ oz.
Sulphite of soda	1 oz.
Metallic gold	2 pennyweights

The gold is "cut" with aqua-regia (muriatic acid and nitric acid), the acid evaporated off until the solution is syrupy, then diluted with water and the gold precipitated as fulminate with ammonia. This is filtered out, washed with water, but not allowed to dry. It will explode when dry, but is entirely harmless while wet. As soon as washed, dissolve in the solution previously made.

The solution thus made with gold, is boiled for about half an hour and the black precipitate in it will change to a red. This is caused by the iron and it should now be filtered out.

The clear solution will slightly yellow and is now ready for the dip. It must be heated to 150 degrees F. or over when used.

Brass or copper goods can be dipped in it, and other kinds of material, such as iron or steel, zinc, lead or German-silver must be plated with either of these metals before dipping can be accomplished.



Be sure to see the Waltham Exhibit at the Toronto Exhibition

YOU will find us in Booth No. 83, centre aisle, of the Manufacturers' Building.

There will be a complete display of the Waltham line, including an especially fine exhibit of Mantel Clocks and Chiming Hall Clocks.

Make the Waltham Booth your headquarters while at the Exhibition. Come in and discuss with us anything that is on your mind as affecting Waltham Watches.

Waltham Watch Company, Limited

MONTREAL

Makers and Distributors of Waltham Products in Canada

Factories: Montreal, Canada; Waltham, U.S.A.

Have you received a copy of our latest list dated Aug. 2nd?

*Precious Metals Applied to Jewelers' Art

By George H. Dyson

FROM the beginning of civilization precious metals, more particularly gold, have been used in the arts, and no doubt will be used until the end of time. We know what these metals are, but do we know them from a practical point of view? As jewelers we make a study of them for the best interest of our business and artistic knowledge. The jeweler of to-day is fast losing sight of the fact that his profession in in the class with the arts and on account of his indifference or lack of interest the art of the jeweler is going down, instead of being raised to the pedestal where it belongs.

Back to Egyptian Days.

Let us go back to the time of the early Egyptians. The Egyptians and the Greeks were the only real living artists from an artistic point of view, and we of to-day, on account of our lack of interest in these matters, have become very poor imitators. We have only to pay a brief visit to some of the natural history museums in order to convince us what the Egyptians and the Greeks accomplished and how little we really know about metals as applied to the arts. The methods used to-day in the refining and manipulation of both gold and silver are practically the same as those used by the early Egyptians about 3000 years ago.

What is Pure Gold?

The average person has an idea that all gold is pure regardless of quality. Virgin gold is called pure. It is not pure unless made so by a chemical process which is the same method as that used by the early Egyptians and to bear out this statement I may say that gold leaf as thin and fragile as any made to-day has been found in the coffins of Egyptian mummies which must be at least 3000 years old, and since that period practically no improvement has been made in the art of beating out to a thin film this most ductile of precious metals.

The ductility of fine gold can best be appreciaed by the fact that a cube of gold five-eighths of a square inch can be hammered out by a skillful gold beater to such an extent that it will cover a floor twelve feet square. The method of gold beating to-day is the same as that used by the Egyptians except that the modern gold beater uses steel rolls to break his gold down, finishing it by the ancient method—the hammer and the skins.

Training, Old and New.

Years ago, in the time of apprenticeships, a boy, in order to become a practical jeweler had to serve an apprenticeship of at least five years. He was not considered a journeyman jeweler until he knew practically and understood thoroughly the nature and methods used in the manipulation of precious metals as applied to his art. He had to thoroughly understand the assaying, refining, alloying, melting, and, in a great many instances, drawing his designs, making the article and finishing it for the market. The methods used to-day are more like those used by the manufacturer of hardware and kindred products. The average person who calls himself a jeweler knows very little of the nature of the gold, platinum or silver that he is making into articles of adornment. At least seventy-five per cent of the jewelry on the market to-day is the product of the machine. The real artist as applied to the jeweler of the present time is the designer and the die cutter. The balance of the work is done by the man who first alloys the gold and the polishing and finishing put on by the tubs.

No Apprentices To-day.

There is no such thing as an apprentice to-day. In the hurry and bustle of the times it is too expensive a proposition to develop the artistic jeweler. As I have said before, they are more like machines. They have their own individual part to do. There is the melter, the roller, the man who draws the wire, the banker, the stamper, the trimmer, the assembler, the solderer, the pickler, the polisher, the stone setter and the finisher. And these people call themselves jewelers! If ever there was a time in the history of the jewelers' profession for the need of trade institutes, this is the time. Something will have to be done through the medium of such institutes if we expect to put the jewelers' art back whence it is fast retrograding. Again I say, we are not developing artists, but just merely parts of a machine.

The Precious Metals.

In all well regulated jewelry shops nothing is wasted. Outer clothing is provided for the workmen to wear so that nothing can be carried out of the shop. Aprons and towels are washed in the shop, the water is saved, and in due course of time the clothing is burned. In this manner gold or plantinum that may be lost in filings or polishings is recovered.

What do we know about plantinum or iridium? Next to gold a metal used in the jewelers' art is plantinum. It is inoxidizable by air or oxygen. Almost all acids are without action on plantinum. Nitric acid attacks it only when it is alloyed with a large proportion of silver and its solution is only complete when at least ten per cent. of gold is added to the alloy. The proper dissolvent for platinum is muriatic acid and nitric acid.

Iridium is a white metal and is perfectly inoxidizable. It fuses at a much higher temperature than platinum. The fusing points of the different metals are gold, 3,000 degrees, silver, 2,800 degrees, plantinum, 3,800 degrees. It requires even greater heat to melt iridium. Acetylene gas and the electric furnace play an important part in the melting and fusing of these metals.

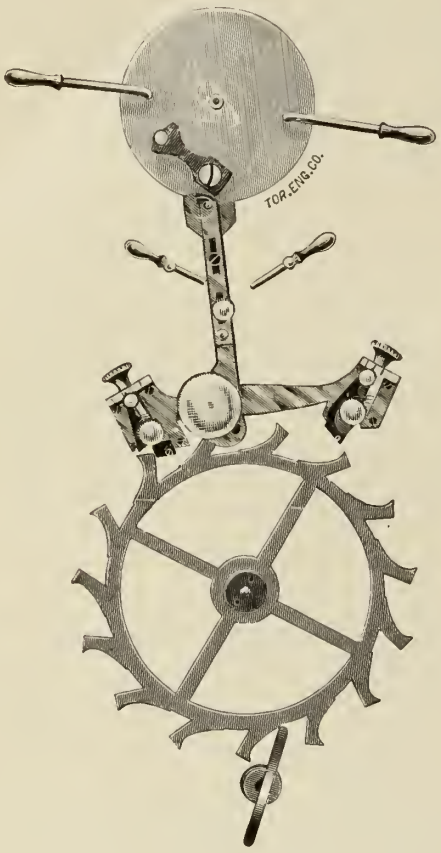
Iridium is found in small particles and is very hard. Aqua-regia makes no impression upon it whatever. With platinum, iridium forms some very valuable alloys which are of great service to the electrical industries and for the manufacture of artificial teeth.

**Address delivered at the banquet of the Connecticut Retail Jewelers' Association following the annual convention in Hartford.*

Wear Jewelry

The jeweler who expects to sell jewelry to other folks but wears no jewelry himself may have all sorts of good reasons for doing so. He may have a genuine distaste for display—for anything that might make himself in the least conspicuous, or he may never have thought much about the matter at all. But he is not a shrewd merchandiser of jewelry, he is not a good advertiser, he has not a developed appreciation of psychology as it applies to salesmanship.—The National Jeweler.

The Playtner Classes (Continued from Page 64 July Trader)



The Adjustable Lever Escapement Model

Among the first articles designed and made by Mr. Playtner on founding the Canadian Horological Institute was the adjustable lever escapement model, here illustrated. It was completed in August, 1890, and was constructed purely for the purpose of instructing his students.

As a means of visualizing correctness or incorrectness and effects of changes made, models of this nature, it would appear, naturally will suggest themselves as very valuable means for demonstration purposes. In fact, Mr. Playtner made a demonstration model years before—just as soon as he was able to make a draft of the escapement, and while still in his apprenticeship, and of which a fellow-workman at Kent Bros. said years afterwards, "In that model I see the genesis of the great success of the Horological Institute."

European Expert's Surprise

After this model had been in regular use in the classes for over twelve years, a famous expert came to see the school. He stated that he had studied three years in a well-known school in Germany and an additional year and a half in a famous school in Switzerland. On noticing the model he at once wished to examine it. He was told he had likely seen more complete ones where he had studied. "Why, no," he said, "they have none there." Then the surprise was mutual, and after making a thorough examination, he stated that he considered it absolutely the finest arrangement for practical demonstrations that he had ever seen. He stated, also, that he would advise the schools he had attended to make similar models—and he did; and his advice was acted on, too.

Such models cannot be purchased—they must be made by the instructors—and it must be noted that the best equipped schools for rapid and accurate teaching know that no one can become a workman in a year or so.

Canadian Horological Institute Limited

Preston, Ontario

Jewelry Trade Associations

Canadian National Jewelers' Association

O. M. Ross, Secretary. M. C. Ellis, President.
71 Richmond Street West,
Toronto.

British Columbia Jewelers' Association

A. J. Jacoby, Secretary. O. B. Allen, President.
423 Hamilton Street, Vancouver.

Alberta Jewelers' Association

F. R. Holdsworth, Secretary. D. E. Black, President.
510 Leeson & Lincham Block, Calgary.

Saskatchewan Jewelers' Association

C. F. Clare, Secretary. A. L. Weatley, President.
Prince Albert, Sask. Regina.

Manitoba Jewelers' Association

A. E. Rowland, Secretary. Jabez Miller, President.
Canada Building, Winnipeg.

Ontario Jewelers' Association

B. M. Chapman, Secretary. R. J. Rodger, President.
261 Yonge Street, Toronto. Kingston.

Eastern Townships Jewelers' Association

C. Brouilette, Secretary. O. J. Gendron, President.
Richmond, Que. Sherbrooke, Que.

Nova Scotia Jewelers' Association

J. H. Greene, Secretary. I. W. Vidito, President.
Dartmouth, N. S. Halifax.

District Associations

Victoria Jewelers' Association.
F. W. Francis, Secretary. A. J. Mitchell, Chairman.

Ottawa District Jewelers' Association.
R. J. Bastien, Secretary. C. A. Olmsted, Chairman.

Belleville District Jewelers' Association
T. Blackburn, Secretary. J. A. McFee, Chairman.

Brockville District Jewelers' Association.
F. B. Stacey, Secretary. H. B. Coates, Chairman.

Kingston District Jewelers' Association.
Gordon J. Smith, Secretary. F. W. Kinnear, Chairman.

Essex and Kent Jewelers' Association.
W. W. Walton, Secretary. F. J. White, Chairman.
Windsor, Ont. Walkerville, Ont.

Hamilton District Jewelers' Association
F. E. Stone, Secretary. Joseph Levy, Chairman.
17 King Street West.

London District Jewelers' Association.
T. W. Jones, Secretary. H. Richardson, Chairman.
Ingersoll.

Toronto District Jewelers' Association.
Ammon Davis, Secretary. Thomas Roden, Chairman.
176 Queen Street East.

Twin Cities Jewelers' Association.
J. H. Gillespie, Secretary. G. Burke, Chairman.
Fort William, Ont. Port Arthur, Ont.

Sault Ste. Marie Jewelers' Association.
W. E. Best, Secretary. Norman F. Patterson, Chairman.

North Bay District Jewelers' Association.
R. H. Thompson, Secretary. E. W. Ross, Chairman.
North Bay.

Montreal District Jewelers' Association.
J. F. Murphy, Secretary. J. A. Caron, Chairman.
23 Notre Dame West.

Halifax Jewelers' Association.
Fritz O. Schaefer, Secretary. Stanley Hood, Chairman.
503 Barrington Street.

Guelph District Jewelers' Association.
Arthur W. Smith, Secretary. Geo. Savage, Chairman.
Guelph. Guelph.

Stratford District Jewelers' Association.
Chas. L. Welsh, Secretary. N. F. Babb, Chairman.

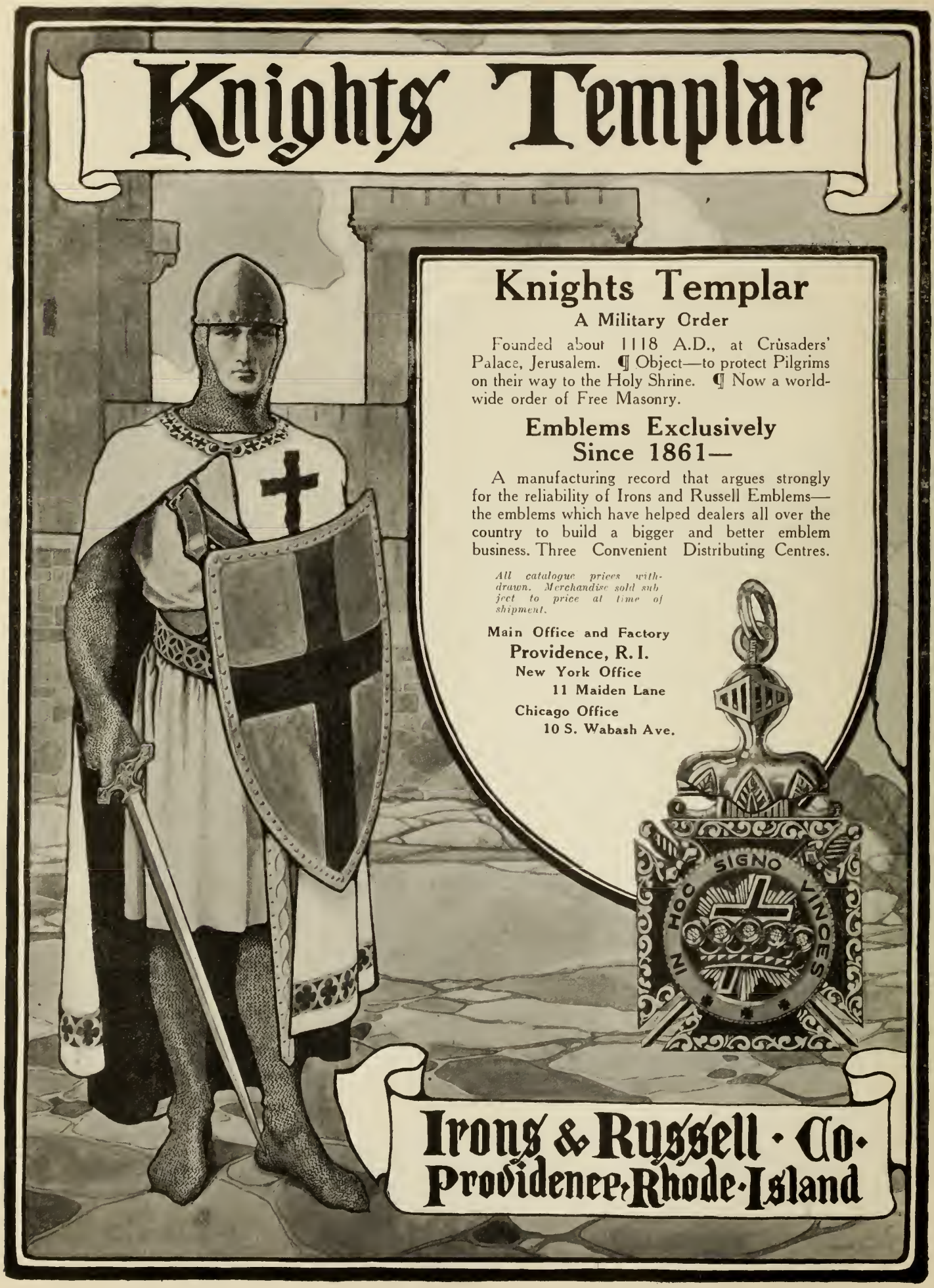
Chatham District Jewelers' Association.
A. H. Von Gunten, Chairman.

Quebec City Jewelers' Association.
A. Langlois, Secretary. M Cateau, Chairman.
214 St. Jean.

Canadian Jewelry Imports

	Month of March 1919—1920		Twelve Months ending March, 1919—1920	
and keys—				
United Kingdom	26	968	2.010	10.797
United States	57.301	77.797	656.598	812.807
Japan	.....	330	1.749	1.674
Other countries	1	873	436	7.935
Totals	57,328	79,968	660,793	833,213
Watches—				
United Kingdom	325	520	13,245	4,615
United States	638	2,602	10,563	17,174
Switzerland	2,595	6,650	39,274	64,116
Other countries	.....	20	.....	2,022
Totals	3,558	9,792	63,082	87,927
Watch actions and movements and parts thereof—				
United Kingdom	150	425	10,736	9,731
United States	90,618	105 848	894,783	1,083,737
France	.....	369	3,303	6,503
Switzerland	69,490	77,690	609,079	806,410
Other countries	.....	.....	447	.....
Totals	160,258	184,332	1,518,348	1,906,381
Watch cases and parts thereof—				
United Kingdom	13	259	847	1,900
United States	15 614	18,280	122,481	188,410
Switzerland	3,546	8,699	47,822	75,879
Other countries	.....	.....	310	271
Totals	19,173	27,238	171,460	266,460
Moulded and cut glass-glassware—				
United Kingdom	1,538	2,763	10,415	16,803
United States	35,978	79,881	422,748	649,129
Japan	.....	37	1,047	2,822
Other countries	2,556	166	5,326	4,250
Totals	40,072	82,847	439,536	673,004
Electro-plated ware and gilt ware, n.o.p.—				
United Kingdom	2,533	15,115	19,070	89,125
United States	13,124	18,396	96,893	242,726
France	251	367	4,352	2.890
Other countries	11	80	95	414
Totals	15,919	33,958	120,410	335,155
Sterling or other silverware, n.o.p.—				
United Kingdom	973	13,380	18,006	64,917
United States	4,500	9,874	36,722	93,826
Other countries	.....	148	421	2,042
Totals	5,473	23,402	55,149	160,785
Manufactures of gold and silver, n o.p.—				
United Kingdom	25	799	2,025	8,163
United States	5,577	14,366	35,969	142,184
Other countries	36	1,816	2,891	4,760
Totals	5,638	16,981	40,885	155,107
Silver bullion unmanufactured—				
United States	101,727	317,926	3,282,370	4,498.284
Jewelry, n.o.p.—				
United Kingdom	1,375	9,351	13,198	50,030
United States	75,714	103,322	724,833	1,120,530
France	892	8,115	6,244	44,252
Japan	15	1.417	5,835	22,468
Other countries	89	2,040	661	4,730
Totals	78,085	124,245	750,771	1,242,010
Diamonds, unset—				
United Kingdom	140,801	469,735	1,202,890	3,052,851
United States	59	21,065	59	97,377
Netherlands	47,069	166,975	47,069	1,293,183
Other countries	.....	2,910	.....	27,435
Totals	187,929	660,685	1,250,018	4,470,846
Precious stones and pearls and imitations thereof, strung or not, but not mounted or set—				
United Kingdom	868	26,088	37,544	497,116
United States	10,438	11,688	82,909	139.496
France	3,868	20,481	45,345	171,799
Italy	404	937	5,004	11,121
Japan	336	1,013	2,819	11,505
Other countries	.....	622	449	13,820
Totals	15,914	60,829	174,070	844,857

Knights Templar



Knights Templar

A Military Order

Founded about 1118 A.D., at Crusaders' Palace, Jerusalem. ¶ Object—to protect Pilgrims on their way to the Holy Shrine. ¶ Now a world-wide order of Free Masonry.

Emblems Exclusively Since 1861—

A manufacturing record that argues strongly for the reliability of Irons and Russell Emblems—the emblems which have helped dealers all over the country to build a bigger and better emblem business. Three Convenient Distributing Centres.

All catalogue prices withdrawn. Merchandise sold subject to price at time of shipment.

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11 Maiden Lane
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CONFIDENCE

of the trade is perhaps the most important asset in marketing Diamonds. Ours has been firmly secured through over 100 years' establishment.

DIAMONDS

in all sizes and qualities

BACKES & STRAUSS

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WHEN YOU RECOMMEND

DAVID BELAIS' 18K WHITE GOLD

(The white gold that stays white)

FOR REMOUNTS

YOU

are creating new business that

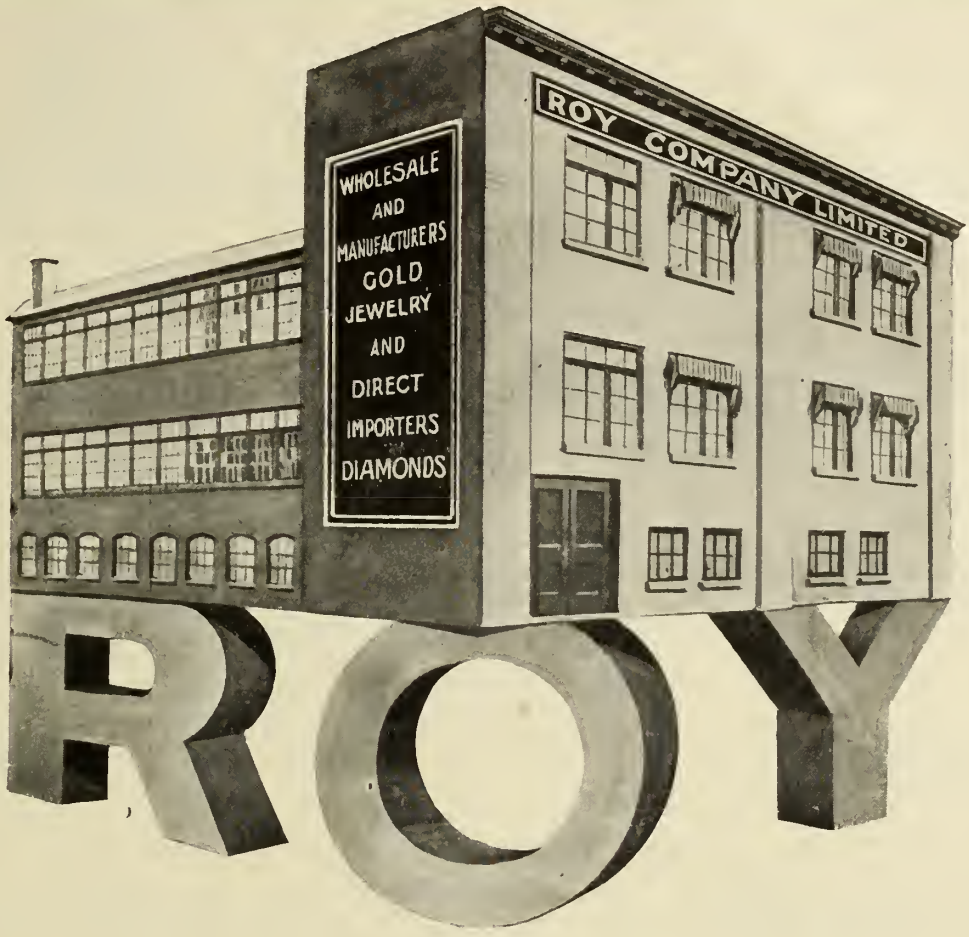
WILL LAST

You can furnish a mounting made of BELAIS' WHITE GOLD and about $175 WORTH OF DIAMONDS for the price of a mounting made of Platinum, assuming the mounting made of BELAIS' WHITE GOLD weighs 10 dwts.

The Color is the Same.
Styles in Jewelry Change.
Give It a Thought.

DAVID BELAIS

13 DUTCH STREET, NEW YORK



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The Diamonds and Gold Jewelry which we set and manufacture include selections better than ever before.

There are very many new and beautiful designs in both 10 and 14k.

Furthermore, our long experience in the diamond business leads us to believe that diamonds will not be lower in price again.

"Gifts that last" is a slogan we endorse. You will desire to examine our complete line for your trade.

Careful attention given to approbation requests

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We are Prepared to Supply the Trade with

BRACELET WATCHES	in $8\frac{3}{4}$, $9\frac{3}{4}$ and $10\frac{1}{2}$ ligne in all the wanted shapes.
DIAMONDS	Loose and mounted.
JEWELLERY	Solid Gold and Gold Filled.

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M. MICHALSON & CO.

Importers of

DIAMONDS, WATCHES AND JEWELLERY

Power Bldg., Craig St. West - MONTREAL

MANY a merchant is doing business to-day with his nose to the grindstone. Day in and day out it's the same old story—with no relief in sight from the steady constant grind.

Very often it's on account of "dead-weight" stock—the same old lines, the same customers and no new ones year after year.

What is needed is enthusiasm—enthusiasm inspired by something new, something that attracts new customers—PROFIT

The John Sweet line is an inspiration to every clerk, every salesman. It appeals to the careful buyer and makes them pleased customers.

It is this interest in the retail jeweller's perspective from a standpoint of selling, that has won us many friends and has won our rings many friends among their customers.

John Sweet Rings are the product of conscientious and original designing. They are up-to-date, attractive and dignified, yet at popular prices.

They sell—and a "selling line" lifts many "a nose from the grindstone."

J S

John Sweet & Co., Limited

Canada's Most Progressive Ring Mfrs.

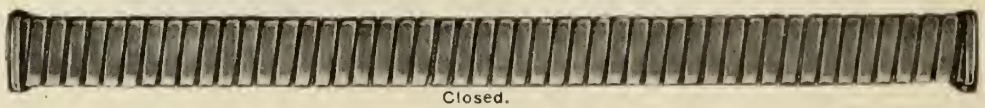
JOHN SWEET, President

Hamilton - - - Canada

SUREFIT

Means a perfect Watch Strap for both Ladies and Men, which can be worn with the greatest comfort and assurance that you are not going to lose your Watch. It is easily attached, requires no adjustment, and is always ready for use, as it does not become flabby by stretching.

MEN'S STRAP



PATENTED

Closed.

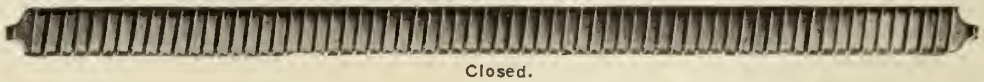
Bracelet Expanded.

Both the Ladies' and Men's Straps are made in 14 Kt. gold, 10 Kt. gold, 1/10 rolled gold plate, sterling silver and American silver, having in all qualities an expansion of 1¾ inches.

The catches on the Men's Strap are made in 5/16, 7/16 and ⅝ inch, which fit all size watch lugs.

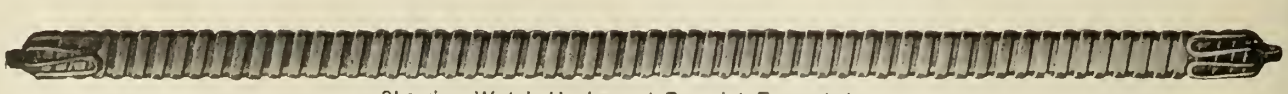
Now is the time to stock this item.

PATENTED



LADIES' STRAP

Closed.



Showing Watch Hooks and Bracelet Expanded.

This item is not a novelty, but an article which will last and be worn as long as the Wrist Watch is in style, and it has come to stay.

Sold through the Wholesale Watch and Jewelry Trade.

BLISS BROS. COMPANY

Attleboro, Mass.

"The House with Something New All the Time"

Keystone
TRADE MARK
French Ivory
BRUSHES
MADE IN CANADA
Keystone
EVERY BRUSH GUARANTEED
The Gift She Cherishes
Something to make her home more beautiful—and yet something with a personal note—a gift combining both these attributes is what the bride appreciates the most.
French Ivory—had you thought of that?
In the set which you select, insist that all brushes bear the Keystone imprint.
Keystone French Ivory Brushes are famous for their long, stiff, glossy, pure white Russian bristles. They keep their shape as no other Ivory Brushes will. Each exquisite Solid Ivory Keystone Brush is formed and filled by a Canadian manufacturer engaged exclusively in making brushes. Every brush is guaranteed.
STEVENS-HEPNER CO., LIMITED
PORT ELGIN, ONTARIO

To Help You Sell "Keystone" Brushes

One of a Series of Advertisements Appearing in Canadian Magazines

We reproduce above an attractive advertisement which appeared during the month of weddings in a number of leading publications.

This is one of an interesting series of advertisements designed to impress upon the prospective purchaser of French Ivory the advisability of insisting that all brushes bear the Keystone imprint.

A brush, to give satisfactory service, must be made by a brush expert. A brush expert knows the value, when it comes to service, of the quality of bristles he employs.

Each Keystone French Ivory Brush carries with it the manufacturer's guarantee. Could any argument be stronger?

STEVENS-HEPNER COMPANY, LIMITED
Port Elgin, Ontario

What are

YOU

Looking for?

Honest Merchandise?

For Immediate Delivery

Per Gross on cards or loose

$31.00 f.o.b. New York

New York Funds

No Order less than One Gross Accepted

Write us about our wide range of novelty lines at exceptionally opportune prices

BERNET CO.

25 W. 42nd St. - New York

Not Just Good Jewelry —But Co-operation

It is this spirit—the sincere co-operation with all our friends in the jewelry trade—that has so greatly helped in the rapid growth of our business.

Our lines for Christmas selling are representative of the worth, the beauty, the desirability of Fremes jewelry.

Pearl and Diamond-set Rings, Bar Pins, Brooches, Lavallieres, Scarf Pins.

Messrs. Fred Westren, Jack Lees and Max Fremes will be starting with these attractive lines about the first week of August on their respective territories.

Pearl Strings

Mr. Simon Fremes, while in Europe in the Spring of this year, arranged with a prominent Paris manufacturer for the exclusive agency in Canada for the most beautiful line of indestructible pearls on the Canadian market to-day. Their iridescence and lustre are so perfect that they are easily mistaken for the real gem by experts.

By importing these pearls direct, we are enabled to offer them to the Canadian retailer at the very lowest prices possible, and feel quite confident that, consistent with quality, these pearls cannot be equalled at 50% increase in price.

Our travellers will gladly show you the samples.

S. Fremes & Co. Limited

333 Adelaide St. W. - Toronto

La Louise
PEARLS

Our Guarantee

The maker of this famous pearl hereby guarantees that every pearl on this strand is solid and insoluble and will not peel, discolor, crack or break. Test La Louise pearls in cold or hot water and you will find that they do not soften or dissolve as do many artificial pearls, but will retain their many fine qualities.

When you buy your pearls from the Manhattan Bead Chain Company, you are buying directly from the manufacturers of the La Louise Pearls.

For the past 30 years we have been manufacturing and importing Bead Necklaces and Pearls. That in itself should be your buying guide that our La Louise Pearls will bear the same prestige as our other products. A variety of colorings of Oriental, pink, cream and white are obtainable, which are finished off with either a green or white gold basket clasp. Diamond clasps are also furnished, if desired.

Don't forget our guarantee tag, printed on silk on each strand of La Louise Pearls—the guarantee that protects your sales—read it over again.

Your inquiry will bring to you a small line of these pearls and complete information.

Established over a quarter of a century

Manhattan Bead Chain Co.

Importers of Bead Necklaces and Manufacturers of Pearls

39 West 36th Street - - - New York City

IT DOES NOT PAY

to buy too cheap an article, and still it's wise not to be extravagant. You would be disappointed in the service you would get from a two dollar pair of shoes. Yet on the other hand, the average business man does not feel like paying ten dollars for the NAME on a pair of five dollar shoes.

Take this same attitude when you purchase your Watch Movements. Buy a medium priced movement, that is made strong and sturdy, one that is dependable, built of first-class materials at the hands of skillful workmen.

That is the

BLUE BIRD in $9\frac{3}{4}$ and 10 ligne
CRUSADER in 12 and 16 size

Ask Your Jobber or Write Us

STAUBER & BALTZER

489 St. Paul Street West MONTREAL

RAILROAD WATCHES

Hamilton Watches

18 Size, All Lever Set Movements

No. 946—23 J. O. F. $72.60
No. 940—21 J. O. F. 57.20

16 Size

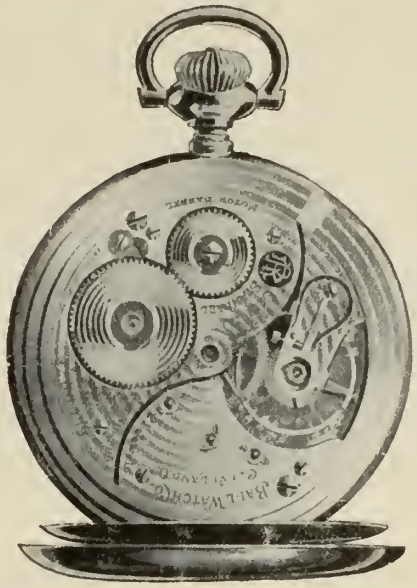
No.
950—O. F. 23 J.—P.S. or L.S. $100.00

952—O. F. 19 J.—P.S. or L.S. 74.50
992—O. F. 21 J.—P.S. or L.S. 63.80
996—O. F. 19 J.—L.S. only.. 58 30
972—O. F. 17 J.—L.S. or P.S. 45.65

ALL MAKES AND GRADES

Prices to Consumer including Luxury Tax

Ball Watches



16 Size, 23 Jewels, 14k Case $148.50
16 Size, 23 Jewels, G. F. Case 104.50
16 Size, 21 Jewels, 14k Case 137.50
16 Size, 21 Jewels, G. F. Case 93.50
16 Size, 19 Jewels, 14k Case 126.50
16 Size, 19 Jewels, G. F. Case 82.50

When you want Railroad Watches, send your orders to

Illinois Watches

BUNN SPECIAL
18 Size, 21 Jewels, adjusted, 6 positions $53.90

BUNN SPECIAL
16 Size, 21 Jewels, O. F., adjusted, 6 positions 61.60
16 Size, 23 Jewels, O. F., adjusted, 6 positions 72.60

A. LINCOLN
16 Size, 21 Jewels, adjusted, 5 positions, O. F. 58.30

BUNN
16 Size, 19 Jewels, adjusted, 5 postions 53.90

Waltham Watches

"Maximus" 23 Jewels, Nickel. Adjusted to temperature, isochronism and positions.
*6 Positions Winding Indicator ..... $225.00 Dactyl
5 Positions ..... 205.00 Daffodil

"Vanguard" 23 Jewels, Nickel. Adjusted to temperature, isochronism and positions.
*6 Positions, Winding Indicator ..... $115.00 Dahlia
5 Positions ..... 95.00 Dairy
*"Crescent Street" Winding Indicator. 21 Jewels ..... $83.50 Dash
"Crescent Street" 21 Jewels ..... 75.00 Dart
*"No. 645" 21 Jewels ..... 70.00 Daughter
"Riverside" 19 Jewels ..... 72.50 Dawn

Elgin Watches

VERITAS, O. F. NICKEL

16 Size, 23 Jewels $79.20
Father Time, O. F., Nickel
16 Size, 21 Jewels $63.80
B. W. Raymond, O. F., Nickel
16 Size, 19 Jewels $55.00

The Canadian Ball Watch Company, Limited

CONFEDERATION LIFE BUILDING, - WINNIPEG, MAN.

Diamonds

Our Mr. Douglas Mire will return with a complete stock, on the S.S. Empress of France, at the beginning of August, after a ten week trip visiting all the European diamond centres.

"Inspect our stock before buying."

We shall be glad to send you a selection on approval.

Mire Bros.

IMPORTERS AND CUTTERS OF

DIAMONDS

New Birks Building
Phillips Square
Montreal P. Q.

AMSTERDAM ANTWERP

DAME FASHION SAYS PEARLS

Why not be able to supply the demand? Fastidious dressers will follow the vogue.

——*WE HAVE A COMPLETE ASSORTMENT OF*——

Guaranteed Indestructible Pearl Strings
IN ALL LENGTHS, UNIFORM AND GRADUATING SIZES

Samples Sent on Request.

EAVES BROS.

128 Bleury Street **Montreal**

E

We Could Cheapen

OUR LINE OF

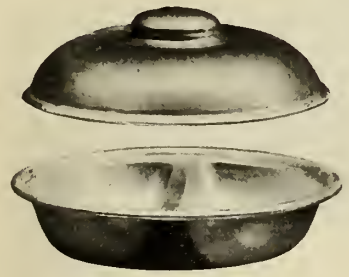
Solid Gold and Gold Filled Goods

but we don't believe we have any right to save money at the customer's expense.

JAMES EASTWOOD

Wholesale and Manufacturing Jeweler

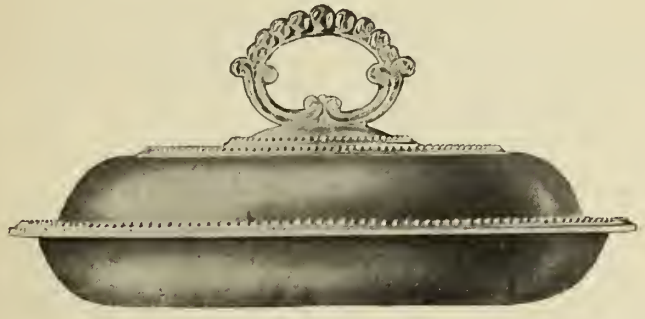
65 Provost Street - NEW GLASGOW, N.S.



Double Vegetable Dish
No. 7136

Sound Business

Staple articles such as our Vegetable and Entree Dishes are Always Sure to Sell.



Entree Dish—No. 4537

JOHN ROUND & SON

LIMITED

51 St. Paul Street W. Montreal

Also Canadian Sales Agents For

THE MIDDLETOWN SILVER COMPANY

Middleton, Conn.

Makers of MID-SIL-CRAFT Silverware

Popularity Means Continuous Sales

Mesh bags are being carried this season more than ever before. A popular demand is ever an opportunity for the aggressive dealer.

WHITING & DAVIS MESH BAGS

attract the admiring eye of your most fastidious customer. Their big appeal is in their luxurious silken mesh, general attractiveness, convenience and adaptability to every costume.

We are now showing a new and most attractive line for Fall selling.

Mesh Bags are made of metal and are not classed as "jewelry" under the "luxury tax."

Whiting & Davis Company

Sherbrooke, Que.

JEWELLERY CASES

THE CAMEO
A moderate priced Case of excellent design

THE AMETHYST
A beautiful Show Case of exquisite lines

Two of our specially designed Silent Salesmen Cases for Jewellery that combine Beauty with Efficiency.

SEND FOR COMPLETE CATALOGUE

JONES BROS. & CO. LIMITED

Eastern Branch:
71 BLEURY STREET
MONTREAL

Head Office:
29-31 ADELAIDE WEST
TORONTO

Western Branch:
437 MAIN STREET
WINNIPEG

LEWIS BAZAAR

Dundas Street West, Toronto

We have a catalogue descriptive of Zouri Safety Set Construction and will be glad to mail one on request.

We did not design this store front, but supplied

ZOURI

Safety-Set

metal store front construction and glass complete.

The store entrance is very wide and deep and provides an unusual amount of window display space.

THE BEST PG IN GLASS

The CONSOLIDATED PLATE GLASS COMPANY
OF CANADA LIMITED
TORONTO - MONTREAL - WINNIPEG

THE BEST PG IN GLASS

We respectfully request that you defer placing your Fall orders until you see what we have to offer in Silver-plated Hollow Ware.

Norman Plate will be shown in many new and exclusive designs by our salesmen. Our designing department has achieved success in getting away from the ordinary and yet losing nothing of the graceful lines that characterize **Norman Plate**

Sold exclusively through Jewelers

STANLEY AND AYLWARD LIMITED
TORONTO **MONTREAL**

CARRY

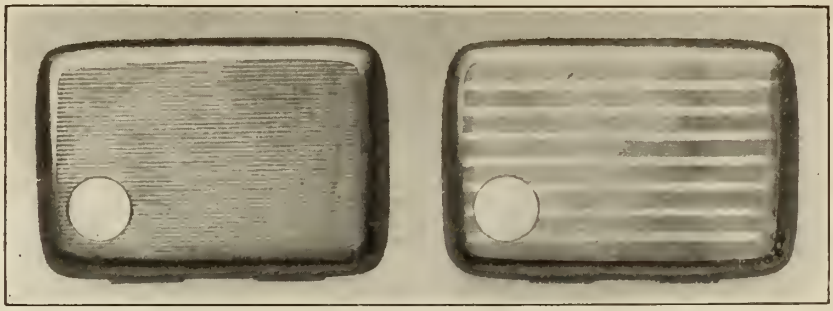
CONJOINT WHITE GOLD MOUNTINGS and keep your INCOME GROWING. They make FRIENDS as well as SALES.

WRITE TO US.

ROSLYN E. HART
TORONTO, ONT.

The People that Made White Gold Famous

CONJOINT JEWELRY CORPORATIONS
MAIN OFFICE 108 FULTON ST. NEW YORK
UPTOWN SALES OFFICE, BUSH TERMINAL SALES BLDG
CHICAGO OFFICE HEYWORTH BLDG



One-half Actual Size

CIGARETTE CASES

(STERLING OR GOLD)

that deserve every jeweller's attention.

The above illustration represents a line of genteel, quality cigarette cases —the kind that every gentleman is proud to show.

These cases are made by men experienced in the art, in two weights of sterling and in concave and double sizes—engine-turned in most attractive designs.

An important feature is the ease and comfort with which they fit the hand.
They make your prospect want to keep it.
You may procure these good-selling cases from your jobber.

Wholesalers, some territories still open.

Sterling Craft
Silversmiths
176-178 Richmond St. TORONTO

NEW STOCKS!

We have been fortunate in securing some entirely new and distinctive lines of merchandise, direct from our European factory, including :

REAL STONE NECKLACES—Amethyst, Opal, Topaz, Cornaline.

LA POMPADOUR PEARL NECKLACES—Cream, Rose, White.

BEADED and MESH BAGS in an exceptionally wide range of truly beautiful designs.

STERLING ENAMELLED CIGARETTE and VANITY CASES.

LOOSE CAMEOS—CAMEO BROOCHES in every style in 10k and 14k.

PRECIOUS STONES—Amethysts, Peridots and Topaz.

CORAL NECKLACES.

Appro. Selections sent on Request

BORRELLI & VITELLI
36 TORONTO ST. - TORONTO

R I N G S

The Instant Appeal

of the Allport line of rings is an embodiment of the ring itself. It is executed through careful workmanship, experienced workmen and high-grade work throughout.

Delighted customers and more sales of Allport rings are some of the benefits from

The Permanent Appeal

Mr. W. J. Bell is representing us in Ontario and is now on the road with this most attractive line.

We are particularly well equipped for

SPECIAL ORDER AND REPAIR WORK

E. H. ALLPORT

London ∴ Ontario

R I N G S

"The Line that will Interest You."

Our travellers are now out with a most complete range, including the BATES & BACON line, Attleboro, of high-grade

CHAINS FOBS KNIVES

in most attractive designs.

Also a full line of **GOLD JEWELRY and NOVELTIES** such as **Cigarette Cases,** in Sterling and Silver Plate, and **Ladies' Vanities, etc.**

This line is well worth while your attention.

DEFOE & WILSON, Limited

110 Adelaide Street West - - Toronto

"GIFTS THAT LAST" are the order of the day.

Have you prepared for the coming Fall season? It is time to make a survey of your stock—be ready before the rush comes.

You are no doubt short in many lines.

MY STOCK IS COMPLETE

Do you need Waldemars or Dickens Chains, Rosaries, Neck Chains, Medals or Scapular Lockets, Bar Pins, Lavallieres or Pearl Necklaces?

I have them, in qualities that make for lasting gifts.

Are you short of Boxes? My line is complete, from the humble jointed paper box to the metal box, covered in sumptuous velvet.

Remember, I stand back of all my goods and guarantee their quality absolutely.

E. SAINT LOUP - Importer

46 Notre Dame Street West——————MONTREAL

Let Us Make It For You

We are capable of executing your orders with the precision that exemplifies the work of the master craftsman.

Platinum and Gold Jewelry

remodelled and made to any design you care to specify.

ROUGHTON & SKELTON
Limited
32 McGill College Avenue
MONTREAL

Jewelers' Security Alliance

Will protect your Safe against Burglary

THE JEWELERS' SECURITY ALLIANCE has been established for over thirty-nine years, and during this time has given its many and prominent members efficient detective service and determined prosecution of the thieves, aiming at the restoration of the property when at all possible.

The Alliance offers you protection for the small sum of two dollars per annum. You cannot afford to be without such adequate protection at such a minimum cost.

For further particulars, write—

JEWELERS' SECURITY ALLIANCE
O. M. ROSS, Secretary
71 Richmond St. West, Toronto

"KINGSWAY PLATE"

"FROM STOCK OR TO IMPORT."

Sucklings Limited, Birmingham, England

is back once more on the market, and dealers who have tried this line before will be quick to realize the opportunity that is afforded them, that of handling a line of plate that will conform to all expectations of the purchaser and that will compel an admiring attention by its neat patterns that feature a quiet and simple dignity that bespeaks refinement.

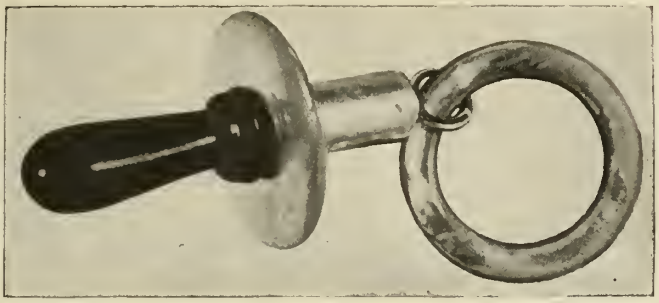
Write us to-day for a catalogue of the many designs that "Kingsway Plate" is produced in.

W. T. EVANS
LINDSAY BLDG., ST. CATHERINE ST. WEST, MONTREAL

BABE'S
BEST FRIEND
PACIFIER

AIR-PROOF
NON-CORROSIVE
PNEUMATIC
INSURES
EASY TEETHING

MADE IN GOLD, SILVER AND PEARL TRIMMINGS.



Z. AUERBACH & CO.
Distributors for Canada
120 St. James Street - - - - MONTREAL

The interior construction of
BABE'S
Best Friend
PACIFIER
is Aluminium, non-corrosive. The nipple easily replaced by unscrewing plug—is not gelatine-filled but pneumatic and air-proof. Always offering a hard bite for the gums and helping the teeth through.

A Hygienic Comfort for Baby

M. Lewis Mittenthal
Loose Diamonds

Returning from Europe this month with a new stock of Diamonds.

Address all enquiries to reach Montreal not later than September 1st.

286 St. James Street - MONTREAL

WATCHMAKERS AND REPAIRERS
EFFICIENT AND CAPABLE WORKMEN.
QUICK SERVICE AND SATISFACTION.
George D. Neima & Company
Clayden Bldg. - TRENTON, N.S.

WE IMPORT
WATCHMAKERS' TOOLS AND MATERIALS
JEWELLERS FINDINGS
IMITATION AND REAL STONES
Headquarters for Waltham Material for Maritime Provinces
ARTHUR W. THOMAS
188 ARGYLE STREET, HALIFAX, N.S.

Why

Do most big manufacturers send us their scraps, filings & sweeps

?

"We pay the highest prices."
Guesswork is eliminated—absolutely.

Send Your Sweeps to

BAKER

NEWARK, N. J., U. S. A.

Shipping tags sent on request.

BAKER & CO., INC.
Refiners and Workers of Platinum Gold and Silver
30 Church St. New York — 54 Austin St NEWARK, N J — 55 Wabash Ave Chicago

Public Clocks Church Bells

Highly specialized skill is needed to make and fix satisfactorily big public clocks and bells. We have been Clockmakers since 1844 and Bellfounders since 1877, and our work stands all over the world.

All our clocks, from small house to largest Town Hall sizes, are made throughout in our Croydon workshops, and are, therefore, guaranteed in every respect.

We cast and fix bells anywhere, in any weight, specializing in complete peals scientifically tuned and remarkably pure in tone.

Enquiries invited.

Suggestions and estimates supplied.

Gillett & Johnston
Founders of many famous bells
Croydon
England

Telephone Adelaide 3393

The Imperial Refining and Smelting Co. of Canada

General Assayers and Refiners of

Platinum, Gold, Silver, Sweeps, and all kinds of Precious Metal Wastes, etc.

Exclusively a Canadian organization, having the necessary experience to give you the most efficient service in the refining of your wastes.

We refer you to the trade.

32-38 Beverley Street

Toronto - Ontario

J. G. COFFEY

Wholesale Manufacturing Jeweler

Specializing in fine 10 and 14 Karat GOLD RINGS

119 ST. ALEXANDER STREET
MONTREAL
Phone Up. 6980

BLACK CAT MASCOT PINS

Wear this pussy you will find
Fortune will be always kind,
For as sure as she is black,
You good luck will never lack.

Sterling Silver, $3.25 doz.; $36.00 gross.

THE TORONTO TROPHY CRAFT CO.,
1711-12 Royal Bank Bldg., Toronto.

Don't lose the money that can be made in repairs. If you cannot handle the work, send it to us. We have the men and material to do all your repairs and give you service.

DON'T FORGET: Every material order is filled by a watchmaker

KLEIN & BURROWS
40 Colborne Street - TORONTO

R. JACOBS & BRO.

DIAMONDS EXCLUSIVELY

Send us your appro. orders. We assure you of prompt service and values second to none.

15 Yonge Street Arcade - TORONTO

First Class Improvers Ready for Positions

Positions wanted within two or three months for first-class improvers, Graduates of The Ontario Horological School, Limited. These men are all returned soldiers, who have had about ten months of intensified training in the School under the careful supervision of Competent Instructors. For further information, write to—

J. R. JUPP, Principal,

Ontario Horological School - - 345 Adelaide St. W., TORONTO

Business Chances

MANUFACTURING AND REPAIRING jewelry business for sale at 70 Lombard Street, Toronto, including complete set of dies, tools, rollers, drop hammer, dynamos, etc., in first-class condition; death of proprietor reason for selling. Splendid opportunity for young jeweler to start in business; terms can be arranged; apply on premises any afternoon, or write W. N. McKendry, 122 Kendall Ave., Toronto.

JEWELRY AND OPTICAL BUSINESS for sale, in Montreal's best suburb, for $3,000.00. Big repair trade at best prices. Ill-health the reason. Box 634, Trader.

FOR SALE—In a small town of Western Ontario, watch, clock and jewelry repair business; also stock of watches, clocks and jewelry worth from $1,200.00 to $1,500.00. Apply Box 636 Trader.

JEWELRY AND OPTICAL BUSINESS for sale in Renfrew, Ont. Established by the late W. H. Kearney in 1874; stock and fixtures about $8,000.00; good repair trade. Mrs. Nellie F. Kearney, Box 294, Renfrew.

JEWELRY BUSINESS FOR SALE—Established 55 years in one of the best manufacturing towns of 4,000 in Eastern Ontario;stock and fixtures, $6,000 cash; $5,000 secures it; owner retiring. Address Box 637, Trader.

FOR SALE.

JEWELRY STORE, best location on St. Lawrence Blvd., Montreal, near St. Catherine; cause for selling, illness; amount of sales $400 to $500 weekly. Fine fixtures and stable stock; cheap rent. Stock and fixtures amount to $4,000 to $5,000. Box 635, Trader and Jeweler, 171 St. James Street, Montreal.

JEWELRY OPTICAL and Fancy Goods business for sale. Late owner died suddenly. Splendid connection with the new town of Kipawa, Que. An old established business with Ottawa River Lumber Firms. Large watch and jewelry repair trade. Stock value $8,000.00. A bargain for quick sale. Write Mrs. J. A. Floyd, Mattawa, Ont.

FOR SALE—Jewelry and Optical Business in town of 1,200; good mixed farming district; no competition. Stock and fixtures about $2,500, located in centre of business part of town. Will sell or lease lot and building. Write to A. M. Bush, Olds, Alta.

A nice attractive jewelry store in one of the best towns in British Columbia. Mining, lumbering, fruit growing, etc., fine climate, boating and fishing; no large town nearer than two or three hundred miles. Steady trade the year round; repairs average $3,500 per year. Can reduce stock to any figure above seven or eight thousand dollars. Will consider cash deal only. Don't answer if you require terms. For further particulars address the owner, R. H. Ewert, Nelson, B.C.

GOOD OPENING FOR JEWELER.

Suitable store to rent, opposite Trader's Bank. No jeweler in town. Apply S. Windsor, Tottenham, Ont.

Situations Vacant

HIGH-CLASS representative wanted for Ontario to sell factory line direct to jewelry trade only. Man with connection preferred, but not necessary. Apply Box 638, Trader.

WORKING JEWELER WANTED—Experienced man on new work in gold and platinum. Sansburn Pashley Mfg. Co., Limited, Windsor, Ont.

WANTED—Competent watchmaker, with slide rest and face plate, and able to do all classes of high grade work, permanent position. Apply H. R. Chauncey Limited, jewelers, Calgary, Alberta.

EXPERIENCED jewelry salesman wanted for Province of Ontario. Best of references required as to ability and character. Apply Box 631, The Trader and Canadian Jeweler.

WANTED—Watchmaker, must be competent, to take charge of material department in wholesale house. Permanent position with good chance of advancement. Apply Box 629, Trader.

WANTED by Swiss watch factory that will open offices in Montreal, a responsible young man, having thorough knowledge of watch line, capable of handling correspondence. Reply full details first letter. References. Address Box 621, Trader.

WANTED—First-class watch repairer, state wages and experience in first letter, also references. E. P. Battley, Sarnia, Ont.

Positions Wanted

CAPABLE WATCHMAKER—Salesman, window dresser and ticket writer, with wholesale experience, open for position at once. Box 639, Trader.

WATCHMAKER AND JEWELER, 37 years old, married, willing to wait on trade if necessary, with A1 references, wishes position in British Columba or Alberta; state salary. Box 640, Trader.

JEWELRY SALESMAN wants to connect with reliable firm, 10 years' experience City of Montreal and Province of Quebec. Best of references and connections. Apply J. A. 305 Boyer Street, Montreal.

PRACTICAL MAN, twelve years business experience desires position as traveler, or will accept position as salesman and assist with watch repairing. Apply Box 641, Trader.

SITUATION WANTED by Watchmaker and Jeweler, good salesman; plain engraver; 5 years in last place; good references; state salary. Box 632, Trader.

PRACTICAL MAN wishes permanent position as salesman. Best of references. Vancouver, North Vancouver, or Victoria; twelve years' experience. Box 625, Trader.

Articles for Sale

FOR SALE—Junior Trial Case and Trial Frame. Price to-day $103.00. Will sell for $40.00. H. H. Macarthur, Melfort, Sask.

FOR SALE—Two eight foot jewelry cases, mahogany finish, plate glass shelf, top, front and ends, plate mirror doors, in good condition. Apply C. F. Smyth, Colborne St., Brantford, Ont.

Articles Wanted

WANTED—A watchmaker's second-hand work bench. Apply Box 669, Orillia, Ont.

$20.00 REWARD.

Will be paid for information leading to the recovery of 16 size, 23 jewel veritas movement No. 1442180 in 14k gold swing ring case No. 183732, private number in case 1836-H. Hold and advise Max Heilbroner, Jeweler, Prince Rupert, B.C.

Phone SACKVILLE 2179

Factory, Show Rooms and Offices HALIFAX, N.S.

39 Duke Street, Opp. City Hall. Canada

P.O. BOX 9

H. R. BERGMANN & CO., LIMITED

WHOLESALE AND MANUFACTURING JEWELERS

Wedding Rings
Diamond Rings
Bracelet Watches
Waltham Watches
Tavannes Watches
Jewelry of all description—
Gold, Gold-Filled and Silver
Chime, Striking and Alarm Clocks
Silver Plated Flat Ware and Cut Glass
Watch Cases, American Watch Case Co

Importers of

WATCHMAKERS' AND JEWELERS' SUPPLIES

Engravers, Gold and Silver Platers to the Trade.

EVERYTHING FOR THE JEWELER

Jewelry Boxes
Clock Material
Watch Material
Window Fixtures
Tools and Machinery
Precious and Semi-Precious Stones
Electric Power and Polishing Motors
and General Supplies of all kinds for
Watchmakers, Jewelers and Kindred Trades

W. CASPER, Limited

IMPORTER OF PRECIOUS STONES

Pearls and Half Pearls

Appro. Parcels sent on Request

110 Church St. Phone Main 4445 TORONTO

TRADE WATCH REPAIRING

All kinds of high class watch repairing handled. Efficient and capable workmen.

Service and Satisfaction.

BARTLETT & WAKEFORD

45 Richmond St. E. - - - Toronto

Phone Main 3470.

YOU WANT

accurate work and prompt returns. We assure this in repairing chronographs, and all kinds of watches. Give us a trial order and be convinced.

St. James Chambers, 79 Adelaide St. E. **HARPER & CO.** TORONTO. Tel. M. 6268

I CAN DO REPAIRS FOR LESS

Balance Staffs	$1.25 to $2.00
Barrels	1.25 to 2.00
Cleaning	.75 to 1.00
Clicks	.50 to 1.00
Click Springs	.50
Chains	1.25
Dials Fitted	1.00 up
Pallet Jewels	.50 to 1.50
Roller Jewels	.25 to .50
Main Springs	.50 to .75
Pallets	1.25 to 2.00
Ratchets	.50 to .75
Rollers, Table	.50 to 1.00

E. CHARBONEAU

204 St. James Street West,

Phone Main 897 MONTREAL

Horace Dorer

Jewellery Sales Expert

For the Legitimate Trade Only. Sales Conducted Anywhere on the North American Continent.

357 COLLEGE ST., Toronto, Ont.

604 CANADA BLDG., Winnipeg, Man.

669 GRANVILLE ST., Vancouver, B.C.

Telegraphic Address: 709 4th Avenue, New Westminister, B.C.

Clock and Watch

Dials Renewed and Re-Figured

Any Style

GENERAL ART WORK

Acme Drafting & Art Company

315 Bank of Nova Scotia Bldg., Vancouver, B.C.

HOWARD ANTHONY

Specialist in trade watch repairing. Our facilities enable us to handle your repairs quickly and with assured accuracy. A trial order will demonstrate.

202 Hamilton Trust Building

57 Queen St. West - Toronto

Phone Uptown 6640. 511 St. Catherine St. West.

C. H. A. GRANT

Manufacturers' Agent

615 DRUMMOND BLDG., MONTREAL.

Specialties: Bracelet Watches, Military and others. Tavannes Watches, Diamonds.

Toronto Watch Case Repair Co.

40½ Colborne Street, Toronto

J. C. Fisher. Phone: Main 2629 T. B. Hughes

English and Swiss Cases changed to take American Movements

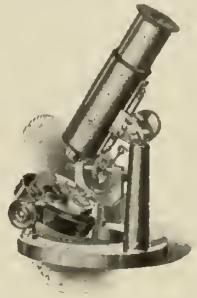
Wm. Campbell Engraver

Letter and Ornamental work to the trade

Quotations on application

Room 323 Lister Bldg., (King William & James Sts.) **Hamilton, Ont.**

Whether you are in Missouri or not and want to carry out the purpose for which you are in business to-day, the world insists on being shown.



The Watch Demonstrator highly magnifies troubles in watches, and is made to show them, this eliminates arguments in explaining the work and logically impels a prospect to pay for the necessary repairs. It is also used for selling better watches, and is built with a safety pivot straightener which takes but one minute to perform a $3.00 job. The cleverest equipment to make money to satisfy customers, and to get rid of troubles in the watch repair trade.

Watchmakers Document, Inc. North Platte, Neb.

Not Just Ordinary

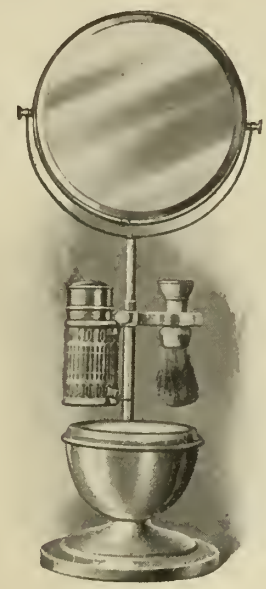
The distinctiveness and quality of our **Bar-Pins, Lavallieres, Scarf-Pins** and **Pearl Necklets** appeal to the best patronage.

Original and Beautiful Designs

C. KILPATRICK & Co.

Lombard Bldg. - TORONTO

Mfrs. of High-Grade Jewelry



"Goods of Quality"

SELL THE BEST

The latest addition to our factory is a special department devoted to the output of silver-plated

Shaving Sets

of all kinds. This line features Quality coupled with low prices.

Announcement

We also manufacture a full line of medium grade plateware, at very low prices, that will be found very attractive by jobbers and dealers.

"Place Your Sample Orders Now"

J. D. CAMIRAND & COMPANY

Manufacturers

149 ST. PAUL STREET WEST

MONTREAL

GOLDSMITH BROS.

Smelting and Refining Co. Limited

SWEEP SMELTERS

Refiners of Gold, Silver and Platinum

Accurate returns made on Scrap same day shipment is received

CANADIAN PLANT

24 ADELAIDE W. - TORONTO

BRONZE
MEMORIAL TABLETS
AND
HONOUR ROLLS
Cast Bronze panels are the most beautiful and permanent form of Memorial Art. Roger's panels are made of the finest quality of bronze and workmanship by skilled craftsmen who have had years of training in this special work.
Sketches and prices gladly submitted.
We are makers of Bronze Architectural Work, Statuary, Name Plates and all forms of Commercial Castings.
Canadian Wm. A. Rogers, Ltd
Architectural Bronze Dept.
560-570 King St. West,
Toronto

Wickett & Smith Co.

Gold Refiners
Sweeps Smelters

OLD GOLD, SILVER and PLATINUM Bought

71 Lombard Street, Toronto

Kennedy & Williams

SUCCESSORS TO

W. R. Campbell Co.

TRADE C MARK Registered

Wholesale and Manufacturing Jewelers

P.O. Box 223 WINNIPEG

HIGH GRADE SOLDERS

SOLD IN STRIP
AND
FOLLOWING CUT SIZES

A B C D E F G

H I J K L M

STRIP PRICES	CUT PRICES
6 karat, **36c.** per pwt.	6 karat, **38c.** per pwt.
8 karat, **44c.** per pwt.	8 karat, **46c.** per pwt.
9 karat, **48c.** per pwt.	9 karat, **50c.** per pwt.
10 karat, **52c.** per pwt.	10 karat, **54c.** per pwt.
12 karat, **60c.** per pwt.	12 karat, **62c.** per pwt.
14 karat, **68c.** per pwt.	14 karat, **70c.** per pwt.

ALL OUR SOLDERS GUARANTEED TO BE THE FULL KARAT AS ADVERTISED.

HERPERS BROS., NEWARK, N. J.

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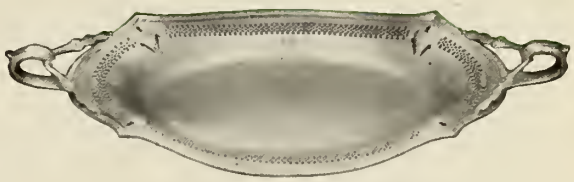
The STANDARD SILVER Company of Toronto Limited

"Silverware That Sells"



No. 10/34—Bread Tray. Length, 12 inches.

A New Period Design In Our Famous Hollow Ware

No. 62 6—Comport. Height, 6½ inches. No. 62/5—Comport. Height, 4 inches.

EXCEPTIONAL quality, superb finish and exquisite design have won for our Adam Design in Holmes & Edwards Hollow Ware a Dominion-wide popularity amongst the trade.

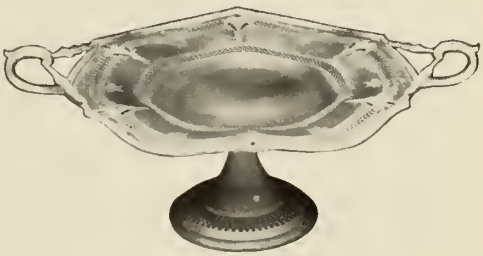
To-day we take pride in supplementing this popular design with the "Sheraton"—a new period design destined to win equal favor by its rare beauty and consummate craftsmanship.

The old-world air of grace, charm and dignity associated with "Sheraton" design have been expressed by our designers with intimate fidelity.

A contour of delightful gracefulness marks each piece. Skillful piercing adds a lacework effect of subtle richness.

Even a small selection of "Sheraton" pieces will add exclusiveness and pleasing variety to your range of Hollow Ware. Write to-day for full particulars and discounts on this new period design.

Stamped with this Trade Mark of Quality:
"Holmes & Edwards E.P.N.S."



No. 62 7—Comport. Diameter, 10 inches.

No. 32/13—Flower Basket. Height, 17 inches. No. 32/14—Flower Basket as above. Height, 6 inches.

THE SHERATON

A Masterpiece of Fine Craftsmanship

No. 18 21—Cake Basket. Diameter, 10 inches.

HOLMES & EDWARDS

Has Won a Sensational Success

LEADING jewelers in every community in the Dominion have given this superb line of silverware a gratifying welcome.

Two reasons, we believe, account for this:—

The very life and breath of the jeweler's business is REPUTATION. Holmes & Edwards Flatware is a line he can recommend with confidence. It is the highest quality plated ware ever offered.

Holmes & Edwards Flatware has the further merit of *exclusiveness.* The people who pay the price for the highest quality are people who demand a design out of the ordinary. The two designs here shown are unsurpassed for exquisite charm, dignified character and craftsmanlike finish.

PROTECTED at Wear Points!

SILVER INLAID: The five staple pieces have blocks of solid silver inlaid at rest points before plating.

SUPER PLATE: An extra heavy coat of silver is given at points where wear is greatest.

Throughout the line, Holmes & Edwards is featured by an exceptional quality of silver plate.

The JAMESTOWN a dignified design —pleasing in outline, exquisite in detail and altogether exclusive.

"Protected Where the Wear Comes"

Backed by Sensational Publicity

DURING May and June, advertising for Holmes & Edwards Flatware was a dominant feature every week in practically all the leading newspapers in Canada.

This striking "June Bride" campaign was the only national publicity of the kind that appeared—and it was the biggest, most comprehensive silverware advertising ever launched.

Now a NEW campaign is being planned —to cover the Christmas selling season.

It will appear in newspapers reaching those communities where we have good representation.

It will tell the complete story of the Holmes & Edwards line — the exclusive, exquisite beauty of the designs, the exceptional quality of the plate, and the way in which it is protected against wear.

Our travellers are now on the road. Talk with them about this sensational campaign.

Place an advance order now that will demonstrate how quickly sold and how profitable these two designs in Holmes & Edwards are.

De SANCY

a pattern whose rare charm and gracefulness lends an old-time air of fascinating beauty.

Manufactured Exclusively in Canada by

The STANDARD SILVER CO.
of Toronto, Limited

HOLMES & EDWARDS

"PROTECTED WHERE THE WEAR COMES"

The Leading Designers of Trophies in Canada

FITTING design, impressive quality and high-grade craftsmanship feature every trophy that leaves our plant. We have designed trophies covering competitions of every nature. We offer a larger selection of standard designs, we believe, than any other house in the Dominion.

Every month our production of trophies—both standard and special designs—amounts to many thousands of dollars. We have at your service a department whose sole duty is to give you suggestions and, if need be, submit sketches that will help you in securing orders for this profitable business.

You'll find our Trophy Catalogue a veritable panorama of the finest creations of the craft. A window display of Standard Silver trophies will attract unusual attention, win you a reputation in this line and bring you a share of the handsome profits that trophies carry.

The STANDARD SILVER COMPANY
of Toronto, Limited

CASH
For OLD GOLD, SILVER, R. P., PLATINUM
ETC.

OLD GOLD

Gold is the one material that never changes price. It is the standard of values. We are ready to buy at all times at our old rate of 4c per karat per dwt, plus bonus on current exchange. Send in all you have and you will receive by return mail, cheque, money order, or the cash, in any form you choose.

OLD SILVER

Silver has not a fixed standard price like Gold, but fluctuates according to the supply from the mines and the monetary and industrial requirements. Its value changes almost daily, so that no stated price can be quoted.

We always pay the highest current price according to the London and New York quotations.

PLATINUM SCRAP

The price of Platinum, like Silver, is continually changing. We are always ready to buy any quantity and pay the highest current rate.

ROLLED PLATE SCRAP

Some Jewelers do not think it worth while to send in plated scrap. This is a mistake. Old Chains, Cuff Buttons, Spectacle Frames, etc., etc., are worth from 20c to 50c per ounce, according to quality and condition. Old Watch Cases vary according to size, quality and condition, running mostly 25c to 75c each, a few at $1.00 or so, and some of the old-fashioned large size hunting cases run $2.00 and upwards.

It is not much trouble to save and send it to us, and it often adds quite a few dollars to the returns.

UNSALABLE STOCK

If you are holding Gold, Silver or Plated Stock that is out of fashion, or for other reasons does not sell, would it not be better to turn it into cash or live, quick-selling goods? Quite likely before the year is out you would be money in pocket by doing so.

GOLD AND SILVER ORE

Gold or Silver Ore must be accompanied by a certificate from the mine owner authorizing its sale, otherwise we would be obliged to return it, as its purchase would be illegal.

To keep a Refining Business going in Canada, we must hold our patrons, and we do hold them and yearly increase our business by paying always the highest possible values.

Had we been under heavy expense for soliciting custom, or dissatisfied with our very small margin of profit, or incorrect in our valuations, we would have had to give up this business long ago, the same as the dozen or more of our competitors did.

Geo. H. Lees & Co., Limited

Gold Refiners ∴ **Hamilton, Ont.**

THE OLDEST ESTABLISHED GOLD REFINERS IN CANADA

201

Waltham Watches

Now is the Time

to prepare your advertising for the Fall Trade.

Your customers read the Waltham ads in all the Canadian and American Magazines and Newspapers, and it means prestige *to you* if you follow it up by your own newspaper or circular ad for Walthams.

Order these electros by the numbers and we can supply promptly, without charge.

EXHIBITION

Be sure and call at the Waltham Booth in the Manufacturers' Building at the Toronto Exhibition, August 28th to September 11th.

For all Waltham information, write to

"The House for Waltham Watches Since 1865"

The Goldsmiths' Stock Co. of Canada, Ltd.

TORONTO

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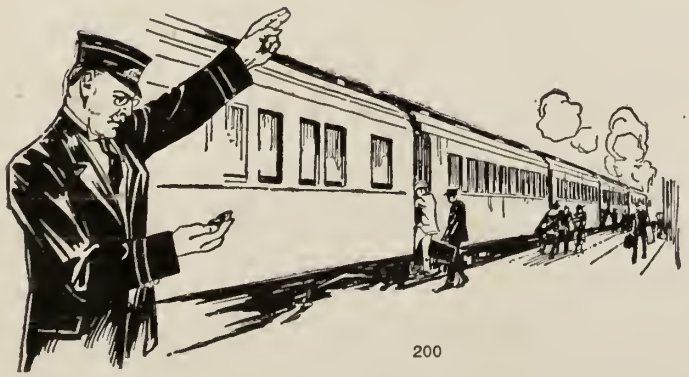

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THE TRADER

OFFICIAL PUBLICATION OF

THE CANADIAN JEWELER

VOL. XLI. TORONTO, SEPT., 1920 No 9

REGISTERED L TRADE MARK

To this advice clipped from "The Keystone" Lees would add a few lines:

THE jeweler, to make sales and turnover, must buy right. He must purchase reliable, well made goods, the only kind that Lees sell.

FOR instance, in emblems, whether rings, pins, buttons, charms or jewels, "Lees Superior" are accepted by Canada's leading jewelers as the standard of excellence.

DON'T be fooled by the "just as good" talk. Compare Lees goods with the imitation lines offered and you will be prouder than ever of your satisfying sales of Quality Goods from Lees.

Get Away From the Bench

MANY jewelers are inclined to give too much attention to the repair end of their business, much of it being service for which no charge is made, and neglect merchandising.

SUCH an attitude is all right for the man who is satisfied with what he can earn as a watchmaker and repairman, and only carries a small stock of jewelry as an incidental source of income.

HOWEVER, the jeweler who has a store with a real stock in it, must remember that turnover is the thing, and he cannot secure that if he neglects advertising, window dressing and the other things that make sales.

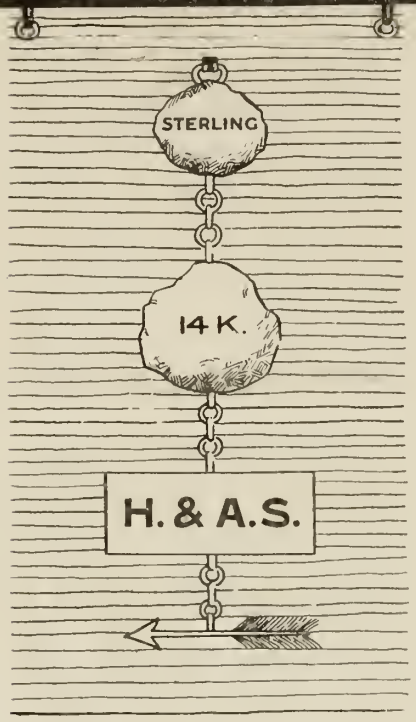
LEARN to analyze your own efforts. "Sit on the fence and watch yourself walk by." You may not like the parade, because self analysis does not always produce pleasant results, but try it.

THEN decide! If you are satisfied with what you can make out of repair work, all right. But, if you want to be a merchant, get to work "on the money end."

Geo. H. Lees & Co. Ltd.

HAMILTON ONTARIO.

Marks that indicate Quality-Worth and Character



As the STERLING and 14K marks denote the standard of quality in silver and gold, so do our trade marks of the ARROW and the letters H. & A. S. denote the very highest standard attainable in the manufacture of gold and gold-filled jewelry, respectively.

This firm, established in 1848, nearly three-quarters of a century ago, and manufacturing since 1894, have always been the leaders in the introduction of new lines to Canada, and have always maintained the high standard of quality, workmanship and finish for which they are now so well known.

Our line for the fall of 1920 is now on the road, and we invite inspection.

Visitors to the Toronto Exhibition are requested to make our office their headquarters. We have arranged for a member of the firm to show any jeweller through our plant, and we have set aside a stenographer to attend to any letters they want written.

H. & A. Saunders, Limited

Makers of JEWELRY THAT IS DIFFERENT

TORONTO - - - CANADA

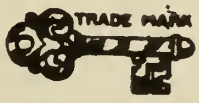
G. W. REID & CO., Ltd., are our Agents for the Maritime Provinces

The House of Quality

1883 ═══ 1920

Makers of High Class

Platinum and Gold Jewelry



SAUNDERS, LORIE & Co.

LIMITED

TORONTO CANADA

Refreshingly New Designs
In Clover Leaf Cut Glass

The Fruit Bowl illustrated above is beautifully hand-carved with a design of fruit and flowers—an excellent specimen of the wonderful intaglio treatment.

IN our great workshops at Toronto our designers and craftsmen have evolved many refreshingly new shapes and designs in Clover Leaf Cut Glass.

Each one of these new pieces is a distinct creation—a masterpiece of the glass-cutter's art.

These new designs would command world-wide attention merely for the fact that they are beautifully hand-carved on flawless Belgian blanks.

But, in addition, the beauty of these pieces is wonderfully enriched by fine intaglio cutting.

A window display of Clover Leaf Cut Glass will bring customers right into your store. Get in touch with us and we will gladly tell you more about this finer cut glass.

Gundy-Clapperton Co. LIMITED

Albert Street - TORONTO

Quality First

·M·
TRADE MARK

Attractiveness

The progress toward the success of a line of jewelry starts with its power to attract attention, which attention turns to favorable interest. The original designs of the Milligan line attract customers and customers' friends, and the dignity and refinement, that is never lost through striving for "something different," make an appeal that sells at once.

W. A. MILLIGAN & CO.
LIMITED
137 Jarvis St. Toronto

J. BOAS

710 Lumsden Building., TORONTO

Dealers in Diamonds Exclusively

We have on hand a fine stock of nice, clean diamonds in all sizes, and also a large assortment in medium qualities.

Our policy is to handle loose diamonds exclusively, and have devoted our entire energies to the diamond trade, therefore are in a position to give you the best service and can advise you in making your purchases.

Mr. J. Boas, senior, will return about the middle of September from Europe, where he has been looking over the diamond markets.

We will be pleased to submit appro. selections on request.

COULTER'S PAGE

Series 1—No. 6

Being a page devoted to a monthly buying, selling or display suggestion to the trade in general.

What Makes the Big Difference?

You know that if you have a very plain stone on your hand and have it mounted in a nice, attractive setting, the stone will look like a crown jewel and sell more readily.

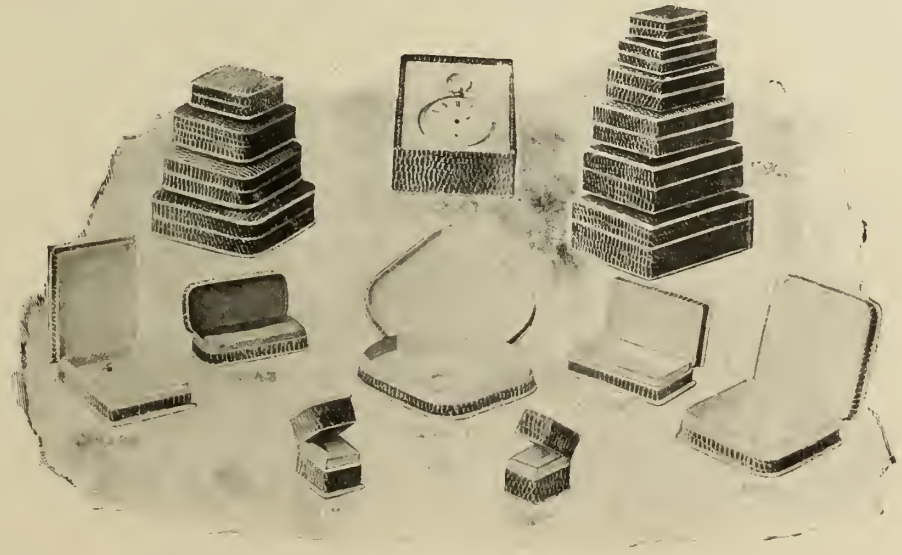
It's just the same with rings and small pieces of jewelry, no matter how beautiful, displayed in

COULTER CASES

These d splay cases improve the appearance of the most attractive jewelry.

We have **now ready in stock** for immediate delivery, a full range of Velvet Cases in green, purple and copenhagen, also leatherette and fancy paper. Do not delay—place your orders to-day and so take advantage of a varied range.

Buy Canadian Goods



The J. COULTER Co. of Toronto, Limited

80-82-84 Chestnut St. - - - Toronto

Next to the Armories

A. Wittnauer Co.
2545
2541
2546
2548
NEW YORK, MONTREAL, PARIS,
GENEVA.

Benedict-Proctor

well-known silver-plated lines and clocks, jewel boxes and novelties

have demonstrated their sales appeal in a demand which is almost greater than we can fill.

If our traveller has not called or you haven't seen our catalogue, it will pay you to drop us a card.

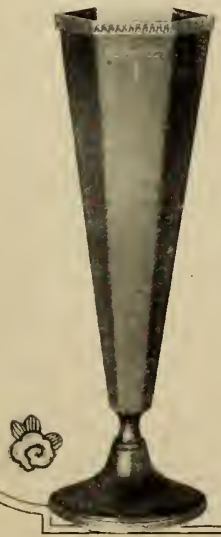
Representat.ves :

L. G. PROCTOR—Wholesale.

J. H. R. PROCTOR—Retail. Toronto, Montreal, Ottawa and Quebec.

ROWLAND & CAMPBELL—Western Canada.

F. G. FAWKES—Ontario and Maritime Provinces.



BENEDICT-PROCTOR

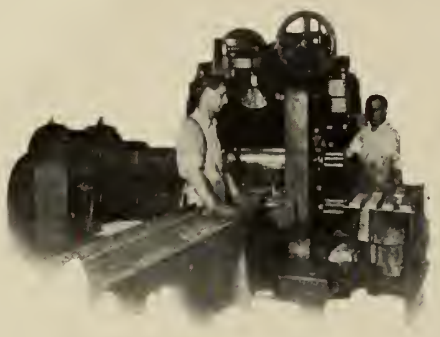
Manufacturing Company, Limited

Polychrome

Our new line of hand-decorated artware coming in—
clocks, electric lamps, candlesticks and desk sets.
Be sure you see this line for Christmas selling.

TRENTON ONTARIO

Rolling Bars Into Ribbons



THAT is literally what is done by this giant rolling mill—the only one of its kind in Canada outside that used by the Royal Canadian Mint.

It is situated in the factory of the American Watch Case Company, and is an important factor in the making of the famous Winged Wheel Cases.

After the alloyed gold has been cast and cut into bars about 15 inches long, from 1¼ to 3 inches wide, and an appropriate thickness, these are soldered to lengths of high brass plater's bar in a special soldering furnace.

The composition bars then go to the rolling mill.

Driven by a 30 h.p. motor, and exerting a tremendous pressure, the mill rolls the bars back and forth, over and over again, gradually pressing them out from about an inch in thickness to a mere ribbon, 15 to 40 feet long.

This metal ribbon is the raw material from which the "blanks" for Cashier and Fortune Quality gold-filled cases are stamped.

Soldering the Composition Bars in the Special Soldering Furnace

This is No. 2 of a Series on the Making of Winged Wheel Watch Cases

WINGED WHEEL

The Trade Mark of Quality

The American Watch Case Company

of Toronto, Limited

511 King Street West, Toronto

THE TAVANNES WATCH COMPANY

Promoting Co-operation No. 3

The Employees' Dining Room, one section of which is shown here, is where over 1,000 meals are served daily, and that for neatness and cleanliness is well-nigh unsurpassable.

The furnishings are of stained oak, with the knives, forks and spoons of nickel-silver, and linen napkins to each diner.

The meals served are comprised of—

Breakfast.
Coffee, Milk, Rolls and Preserves.

Luncheon.
Soup, Meat, Vegetables, Cheese, Fruits in Season and Red or White Wine.

Tea.
Light Tea.

This is the fare served for the small amount of 68 cents a day for three meals, an amount that causes us in Canada to open our eyes in wonder at how it is done.

The service is attended to by employees, who are excused from their duties in the factory and who take turns. This method is followed in order to save expense, and is found to be very effective in that respect.

The Dining Room in summer is cooled with electric fans and in the winter is heated by steam heat, making it a very cosy spot all the year round, ample time being allowed for leisure during the mid-day break, the factory closing at 11.50 a.m. and resuming operation at 1.20 p.m.

The Tavannes Watch Company have instituted these conveniences for their employees because they believe a satisfied workman is an essential asset to maintaining quality in a product.

We will illustrate another feature of this building in THE TRADER AND CANADIAN JEWELER.

Schwob Bros.

Agents for The Tavannes Watch Company

McGill Building MONTREAL

ROLEX

ROLEX
BRACELET WATCHES

9 and 11 Line ALONE have passed the

Kew "A" Test

Tnis is the HIGHEST distinction to be gained at the famous

ENGLISH OBSERVATORY

Rolex Interchangeable Spare Parts

IN ALL SIZES ∴ KEPT IN STOCK

ROLEX WATCH CO.

8-10 WELLINGTON ST. EAST

TORONTO

Canadian Representative

F. NORMAN NORTHCOTE

QUALITY MADE IN CANADA JEWELRY

Mr. Fred B. Anthony, of Anthony Bros., Toronto, is at present in Western Canada with a complete range of samples, as well as a large assortment of our goods complete for delivery.

This year we are manufacturing a very attractive and complete range of colored stone rings in 14k green and white gold. Several special pieces, lavallieres, necklets and pendants, which cannot be duplicated owing to the fact that they contain beautifully cut stones of odd shapes are ready for delivery.

The Demand for Tie-Pins is Good

Our range is complete, with many very attractive and desirable patterns which are easily salable.

Our reputation for cameo brooches has been well established and it would be to your advantage to look over these.

The Elliott-Bishop Company Lingerie Clasps and Cuff Links

This company is now manufacturing a very fine line of lingerie clasps in gold filled and sterling silver, both in plain and engraved patterns. The Elliott Bishop Co. will add to this line with several handsome designs in 10k and 14k, as well as designs in enamel.

Several new patterns of engine turned designs have been added to our line of cuff links, which are made in 10k and 14k gold and sterling silver.

Elliott-Bishop Enamel Links

This line was introduced to the trade last year and is still the only line of its kind manufactured in Canada. Last year the response was so great that we found great difficulty in filling our orders. We have prepared for this season's Christmas expectation and can supply your requirements immediately from stock. All enquiries for this line will be looked after by Anthony Bros'. salesmen. We will be glad to have them call upon you.

F. B. ANTHONY **IVON T. ANTHONY**

ANTHONY BROTHERS

24 Adelaide St. West :: Toronto, Ont.

Fine Quality 14K Goods

REGISTERED TRADE MARK

Anticipate Your Fall Needs Now

We are Prepared to Supply the Trade with

BRACELET WATCHES in $8\frac{3}{4}$, $9\frac{3}{4}$ and $10\frac{1}{2}$ ligne in all the wanted shapes.

DIAMONDS Loose and mounted.

JEWELLERY Solid Gold and Gold Filled.

Approbation Orders Given Special Attention

M. MICHALSON & CO.

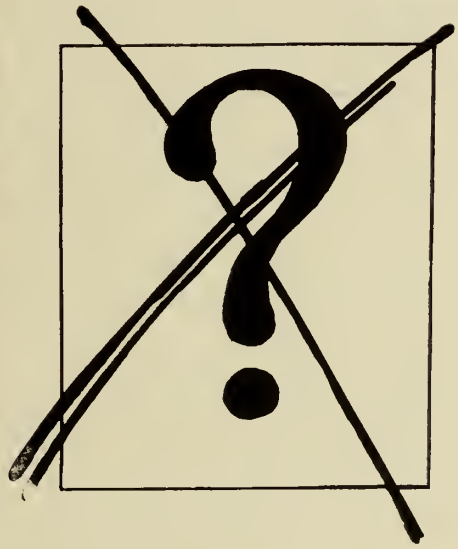
Importers of

DIAMONDS, WATCHES AND JEWELLERY

Power Bldg., Craig St. West - MONTREAL

GUARANTEE

We will replace without question, any link or links which have been broken, bent or damaged through reasonable cause.



Takes the *Guess* Out of *Bracelet* Buying

The Goldstein Interlocking Snap Bracelet

SPECIFY THEM FROM YOUR JOBBER —IT WILL ASSURE SATISFACTION

Sold by American Watch Case Co., Waltham Watch Co. and All Leading Jobbers.

The Goldstein Jewelry Mfg Co. Limited

Makers of High-Class Platinum and Gold Jewelry.

180 John Street, Toronto

Tools of Quality

Made by Kendrick & Davis
Lebanon, N. H.

New Style Frame.
Illustration about 2/3 Actual Size.

This frame has the on or off friction nut, a device that will be appreciated by good workmen.

We have on hand

Staking Tools

with *New Style Frame* as illustrated.

These tools have

50 Punches and 14 Stumps

and are put up in Mahogany boxes.
The boxes are drilled to hold 100 punches and 24 stumps. You can add other styles at your convenience.

Order by number 15B.

The price is $30.00.

Order From

E. & A. Gunther Co.
Toronto

STONES IN ALL VARIETIES

PRECIOUS and SEMI-PRECIOUS

Direct from the leading lapidaries in Europe

Cameo Cutters for Sixty Years

GUISEPPE D'ELIA

CANADIAN REPRESENTATIVE

D. SHAPIRO New Birks Building **MONTREAL**

THE NEW HAVEN CLOCK CO.
NEW HAVEN CONN.

You were enquiring for the best Alarm with a full Radium Dial

Here is the Clock which gives satisfaction

This Clock will appeal to your customers

A quick seller everywhere

ONE DAY SLUMBER STOPPER

FULL RADIUM DIAL

Radium material of the highest quality used.

The glass is convex.

The shut-off on top of the case.

The dial is specially designed to show equally as well night or day.

ORDER FROM

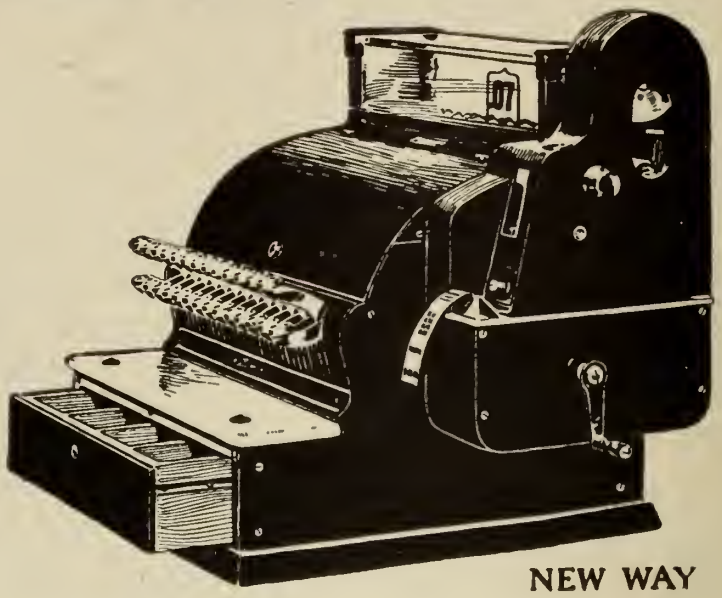
E. & A. GUNTHER CO. Limited
TORONTO

No more mistakes in adding up the items of a sale

OLD WAY

By hand and brain and pencil.

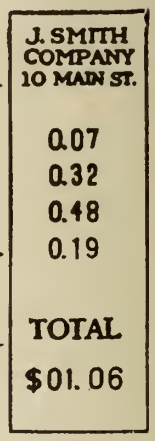
Makes mistakes.
Causes losses.
Causes worry.



NEW WAY

This new receipt-printing cash register adds the items by machinery.

1. It prints a receipt for each customer.
2. It prints the price of each article.
3. It indicates the price of each article.
4. It prints the total of all items.
5. It retains an added and printed record.



Copy of receipt, with merchant's name, printed for each customer

It also does many other things which have made National Cash Registers a business necessity.

We make cash registers for every line of business

NATIONAL CASH REGISTER CO.

OF CANADA LIMITED
TORONTO, ONT.

422-P

359

421-P

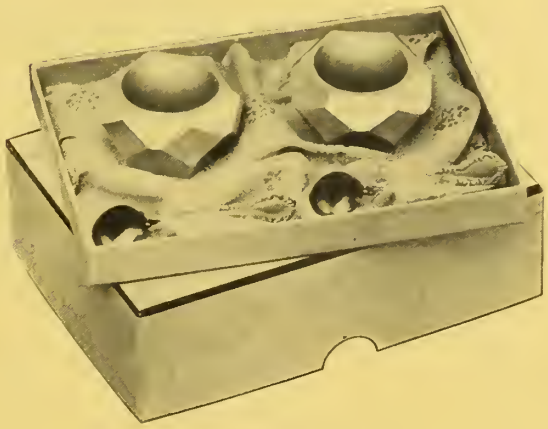
Gifts that Endure.

Muffineers and Open Salts, boxed complete, are gifts that are useful in every home.

The ones illustrated are fully cut in our own factory, and we can make prompt shipment on all orders.

All our Cut Glass is now back to pre-war quality of color, and we can assure you complete satisfaction in every piece you handle.

394-332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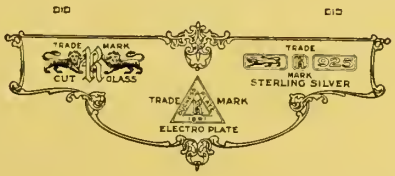
RODEN BROS., LTD.
Toronto



Canadian Selling Agents:

Messrs.

The GOLDSMITHS' STOCK COMPANY *of* CANADA *Limited*

TORONTO

GILBERT
RADIUM CLOCKS

Time in sight
Day or night

Here's an all-time alarm clock, a *real* timepiece.

Runs noiselessly and rings you up right on the dot—to-day, to-morrow, any time, at your bidding. Radium markings keep "time in sight day or night."

The king-pin of all alarm clocks.

The Goldsmiths Stock Co.
of Canada, Limited
Toronto, Ontario

Not a Novelty—
but Novel Enough to Attract New Interest

—An interest already aroused in thousands of Canadian housekeepers through extensive advertising in the leading magazines of large circulation.

Take advantage, then, of an interest you may readily turn into profits.

Wilmort
TRADE MARK REG. U.S. PAT. OFFICE

Crumb Sweeper

The Year-'Round Utility Gift

	Retail Price, Each
101—Nickel Plain Crumb Sweeper	$ 6.60
(Bright—plain cover.)	
102—Nickel Embossed	7.00
103—Copper Plain	7.60
(Brush finish—plain cover.)	
104—Copper Embossed	8.00
105—Silver Plated Plain	10.40
(Butler finish—plain cover.)	
106—Silver Plated Embossed	10.80

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
TORONTO

A Liberal Profit for Every Jeweler

Kum-A-Parts are not only the most convenient and most practical cuff links on the present market—they are made up in most attractive designs—patterns and colors that appeal to every class of customer.

Kum-A-Parts are widely advertised, which means quick and easy sales.

So, as well as on individual sales, Kum-A-Parts offer a liberal gross profit to the retailer.

The GOLDSMITHS' STOCK COMPANY of CANADA Limited

Cor. Yonge and Wellington Streets, Toronto

Sole Distributors of Kum-A-Parts to the Jewelry Trade

KUM-A-PART
UFF BUTTON
TRADE MARK REGISTERED PATENT APPLIED FOR
A SNAP TO BUTTON

The Silent Salesman—

Have You Received It ?

We mailed "The Jewelers' 1920 Blue Book," the second of this month. You should have your copy now.

—When your selection is not varied enough
—When something a little different is wanted
—When your customers begin to waver

That's the time you need "The Blue Book"

Keep it on your counter—always

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*

BEST MADE IN U.S.A.

TRAVELIGHT RADIUM LIGHTED ALARM CLOCKS

Nickel Plated, Highly Polished, Seamless Cases

ALL NUMERALS AND HANDS TREATED WITH RADIUM MATERIAL

SUPERIOR AND LASTING LUMINOSITY GUARANTEED

"SEEATNITE"

One Day *CONTINUOUS* Alarm. 5½ Inches High, 5 1/3 Inches Wide, 3⅝ Inch SILVER Dial. Heavy CONVEX Glass.

Price - $9.00

THERE ARE NO BETTER DIALS—THERE ARE NO BETTER CLOCKS

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*

TRAUB

·ORANGE BLOSSOM WEDDING·

RINGS

The Perfect Decorated Wedding Ring

FOR ages past the significant Orange Blossoms have been the accepted symbol of marriage. And the Orange Blossom Wedding Ring, with its chaste beauty and sentimental appeal, wins instant welcome from every bride.

There is but one Orange Blossom Wedding Ring, and that one is manufactured in Canada by us under the Canadian registered copyright. It is made in two widths, in 18K Gold (green or yellow), Platinum Overlay, and All-Platinum, with the design deeply and delicately chased all round the ring.

The Orange Blossom Solitaire Diamond Mounting is the appropriate companion to the wedding ring, matching it perfectly in design and beauty of workmanship.

Write us for price list and particulars. Orders received for the Fall wedding season will receive our prompt attention.

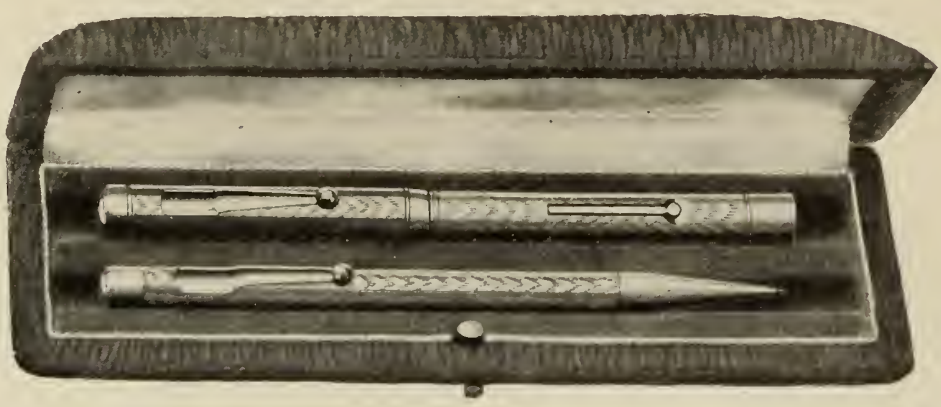
SANSBURN-PASHLEY MFG. CO.

LIMITED

40 La Belle Building **WINDSOR, ONT.**

Sole Canadian Licensees

A SOLUTION OF THE GIFT PROBLEM



The Swan Fountain Pen and Fyne Poynt Pencil in handsome plush-lined Leatherette Cases, from $14.00 up, list.

In Genuine Ecruse Leather Cases from $19.00 up.
Subject to trade discounts.

These combination sets are made up in a variety of patterns in both Regular and Vest Pocket lengths in Sterling Silver, Gold-filled and 14 Kt. Gold, and have met with very popular favor.

Swan Fountain Pens write instantly the point touches the paper, and are fitted with the smoothest Gold Nibs.

Swan Pens with Gold-filled mounts are supplied in a variety of very choice designs.

Literature and discounts on request.

MABIE TODD & CO.

473 College St., Toronto

LONDON PARIS NEW YORK CHICAGO

Factories of the Elgin National Watch Co.

3,400 Watch Movements are finished daily.
Over 23,700,000 Elgin Watches in use.

"They have stood the test of time"

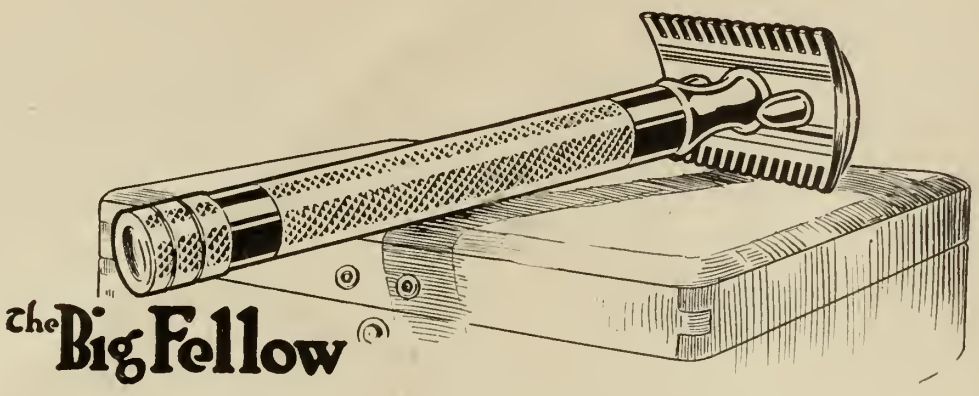
This is your guarantee.

All Grades and Sizes of ELGIN Watches Available

RAILROAD GRADES	To RETAILER Trader List	To CONSUMER Including Tax
Veritas	$86.00	$80.00
Father Time	70.00	64.00
B. W. Raymond	60.00	55.50

The
Canadian Elgin Watch Company
LIMITED

67 Yonge Street :: Toronto



Going Strong!

Quick turnover is one of the strongest reasons for the popularity among dealers of the Gillette Safety Razor line.

With over 20,000,000 of the famous razors in active service, it would seem the normal market must be nearly exhausted. But each year sales increase! Dealers find the Gillette in greater demand than ever!

Liberal returns, unsurpassed service, powerful advertising and stock that takes but little room—no wonder dealers put their big effort behind the

Gillette
Safety Razor

MADE IN CANADA
TRADE Gillette MARK
KNOWN THE WORLD OVER

Wm. Bramley, Original Maker of

The Bramley Ring

(The Rings with a Reputation Created and Maintained Through Over a Quarter of a Century of Satisfaction.)

THE RANGE FOR FALL IS NOW READY

and is a line that holds many attractive propositions to dealers, because it embodies all exclusive designs that exemplify a simple, true dignity which makes them ready sellers. This, coupled with their durable qualities, is the reason for their popularity and for our saying that—

"No Stock is Complete Without Them"

OUR REPRESENTATIVES HAVE COMPLETE STOCK OF THIS FALL RANGE.

They are:

ROWLAND & CAMPBELL
Winnipeg, Man.
Selling Agents from
Port Arthur to Victoria.

ALFRED EAVES REGD.
(*W. E. Hayes' Successor*)
Montreal, Quebec
Selling Agents for the
Province of Quebec.

Wm. Bramley & Co.

4 DOLLARD LANE (Cor. Notre Dame Street West)

Montreal - Quebec

Attractive Ads. which reach Many of Your Customers—

You know, from experience, that a customer has but to see a Keystone Brush to acknowledge its superiority.

The advertisements for Keystone French Ivory Brushes, appearing this year in Canadian magazines, are designed to create an interest and a well merited confidence in the quality of this brand — to persuade the intending purchaser to insist upon seeing Keystone French Ivory Brushes before making a decision.

Below we reproduce an advertisement of the series.

Buy Your Brush For Service

There is a tendency to expect little from a French Ivory Hair Brush in the matter of service.

But Keystone French Ivory Hair Brushes are made by specialists, exclusively engaged, for many years, in the manufacture of brushes. Keystone Brushes are not only beautiful in design and finish, but they are made for use. Note their long, stiff, glossy, pure white Russian bristles, arranged in uneven lengths to penetrate through the hair to the scalp.

Buy your brush for both beauty and service. Look for the name "Keystone."

STEVENS-HEPNER CO. LIMITED
PORT ELGIN, ONTARIO

Keystone TRADE MARK — MADE IN CANADA TRADE Keystone MARK EVERY BRUSH GUARANTEED — French Ivory BRUSHES

Keystone TRADE MARK Brushes

Stevens - Hepner Company, Limited
Port Elgin - Ontario

Extract from a letter recently received from one of our customers:

"Up to a short time ago we were always reluctant to sell to any of our customers a small lever Bracelet Watch, as we were seldom, if ever, able to obtain materials to repair same.

"No matter how good the movement was, a watch is like a machine, and sooner or later something will require attention.

"Sometimes if a part was broken, our watchmakers would sit and toil away hours to make the necessary piece. To-day we can sell a 10-1/2—9-3/4—8-3/4 Bracelet Watch with confidence, as since we have been handling your small lever Bracelet Watches, we know we can obtain, if necessary, any material required."

This is only one of the reasons why we sell so many 10½-9¾-8¾ Ligne Bracelet Watches.

Our Representatives are on their respective routes. Be sure to see the line.

Mr. W. G. Carron Western Canada	Mr. L. Weber City of Montreal	Mr. J. Allard Province of Quebec
Mr. A. E. Singer Ontario	Mr. M. Orenstein Nova Scotia	Mr. J. Lecker New Brunswick and P.E.I.

S. P. MYERS & CO.

Swiss Watch Importers

Wholesale Jewellers

230 McGILL St. - MONTREAL

Ferrero's

productions are known and recognized as the highest standard of workmanship in either cases or movements, and are being handled extensively by the leading Jewellers in England, France, the United States and Canada.

We specialize in

Ribbon Bracelet Watches and Sautoirs in Platinum and Diamonds

CANADIAN REPRESENTATION

D. SHAPIRO

New Birks Building, Montreal

Our Representatives

are now out in their respective territories showing an excellent range of extensively varied samples of
FALL GOODS

Pearl String Necklets
are in great demand during the late season, and we are carrying an extensive range of Indestructible Pearl Strings of the very highest grade, all absolutely fully guaranteed not to peel or deteriorate in color from body perspiration or atmospheric conditions.

They are also showing samples of—

CIGAR and CIGARETTE CASES—METAL, LEATHERETTE and VELVET COVERED JEWELLERY BOXES—
and

GOLD and GOLD-FILLED EARRINGS

and a general line of High-grade Gold-filled and Solid Gold

JEWELLERY

in a full and excellent assortment of the latest novelties and designs.

We feel positively sure that the time spent in inspecting the line will be to your decided advantage, as we are showing a range that any progressive dealer will be glad to look over, because they hold many possibilities that are even

OPPORTUNITIES.

REPRESENTATIVES:

Montreal	Quebec	Western Canada	Western Ontario and Maritime Provinces
Chas. E. Demers	Theo Foisy	I. Sabbath	J. Kert

J. L. SABBATH & COMPANY
5 Notre Dame St. West - Montreal

RED MEN
A fraternal and charitable order which perpetuates in its rites the history and customs of the American Indians. Founded in 1833 at Baltimore, Maryland, by George A. Peter, but really tracing its origin to a secret Society of early colonial days, the Sons of Liberty.
Membership over 500,000 hunters, warriors and chiefs.
Irons & Russell Emblems
occupy a place of honor among emblems because they are RELIABLE in every feature of design and manufacture.
"Emblems Exclusively Since 1861" means much to dealer and buyer alike.
All catalogue prices withdrawn Merchandise sold subject to price at time of shipment.
Three convenient distributing centers
Main Office and Factory:
PROVIDENCE, RHODE ISLAND, U.S.A.
New York Office: 11 Maiden Lane
Chicago Office: 10 S. Wabash Ave.
"THE HOUSE OF EMBLEMS"
F.F.C.
IRONS & RUSSELL CO.

Alarm clock customers are good customers

NATURALLY you want to do business with the better folks in your town—with the people who pay their bills, who are getting along.

You've probably also noticed that folks who are particular about having an alarm clock that will wake them up on the dot in the morning are the kind of people who are getting up in the world in other ways.

Somehow the alarm clock habit seems to be tied up pretty closely with the success habit.

In this way, a line of good alarm clocks soon links up your store with the cream of the trade in your town!

Many an alarm clock window display brings in customers who are in the market on the same day for some much more expensive piece of merchandise you happen to carry.

A nice group of Westclox with their snappy orange and buff tags certainly brings 'em in.

Western Clock Co., Ltd., makers of Westclox
Peterborough, Ontario

DEPENDABLE

DIAMOND SERVICE

Our reputation for reliability is built upon more than 100 years of consistent, dependable service and courtesy.

Diamonds

IN ALL SIZES AND QUALITIES

BACKES & STRAUSS

309 Continental Life Building
TORONTO

14-15-16 Holborn Viaduct - London, Eng.
7 Tulpstraat - - Amsterdam

Telephone Uptown 5396

European Offices
24 Kerklaan, Amsterdam, Holland
Casino Diamond Club, Antwerp, Belgium

The Fact——

that our buyers are *constantly* at the most prominent European markets and are consequently in a position to obtain

DIAMONDS

at the

LOWEST PRICES

offered, thereby giving our Canadian customers the opportunity of purchasing stones at the lowest possible prices.

"THE LOWEST ON THE CANADIAN MARKET"

Write us—We will gladly send goods on approbation.

SPEYER & CO.

Importers and Cutters of

DIAMONDS and PRECIOUS STONES

Head Office for Canada:
Merchants Bank Building, 364 University Street
MONTREAL

The differently mounted class pins and buttons shown above are only a few of thousands that have pleased as many customers.

These articles, whether made of plain or colored enamelled metal, are very popular, and the prices are reasonable, varying, of course, with the quantity—the larger the number ordered, the lower the price per unit.

Special designs for every requirement and quotations gladly supplied upon application.

CARON BROTHERS

BLEURY ST., MONTREAL

AUSTIN'S IVORY CATALOGUE

Bigger and Better Than Ever

Our New Fall Catalogue of French Ivory Toiletware is now ready for mailing. If you have not received your copy please advise us. All Jewelers are entitled to a copy of this catalogue.

"Get the Habit---Order from Our Catalogue"

The prices in our Catalogue are absolutely right, consistent with quality. Our factory is now in full swing, working overtime, and *making good.* We are manufacturing only the best merchandise, and we know you will be delighted with our goods.

Our new motto—"The Quality Goes in Before the Price Goes On."

Factory:
54 Kenneth Ave.,
West Toronto.

CARL AUSTIN & CO.

Office & Showrooms
357 College Street,
Toronto.

The first sale of COMMUNITY PLATE is but the beginning

It is satisfying to know that when you sell a piece of COMMUNITY PLATE it is but the first of a number of sales.

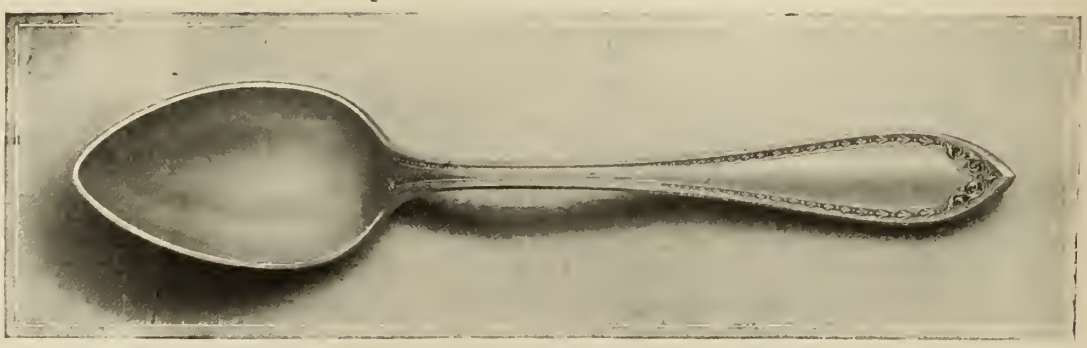
COMMUNITY is such a distinctive tableware that owners take a keen pride in adding to their set to complete its charm and usefulness.

Each time COMMUNITY is used, or seen, it arouses a longing to possess it.

This is why selling COMMUNITY PLATE is so profitable—so resultful of repeat business.

You gain in profit, prestige and customer-satisfaction when you concentrate all your sales-effort on COMMUNITY PLATE.

Get in touch with your jobber to-day.



Sheraton Pattern

ONEIDA COMMUNITY, LIMITED, NIAGARA FALLS, ONT.

Also Makers of Oneida Community Par Plate

THE TRADER

With Which is Incorporated
THE CANADIAN JEWELER
Official Organ of the Canadian Jewelry Trade

Vol. XLI. **Toronto, Canada, Sept., 1920** **No. 9**

The Outlook for Fall

For First Time in Seven Years the Outlook is Neither for "Boom" Season nor for one of Impending Disaster, but of Good, Healthy, Normal Trade, which is There for those who go after it

ALTHOUGH there are two diametrically opposed opinions concerning prospects for the fall trade—at least they sound quite unlike on first hearing—both are agreed in their original premises, and pretty much agreed in the conclusions drawn; though in arriving at those conclusions they seem to have chosen different paths.

Both are agreed, to begin with, that the orgy of buying which lasted throughout last year and made its appearance again to some extent this year, following the usual January slump, was about the worst thing that could have happened the trade—or for that matter, the country.

Both are agreed that, far from constituting an evil, the luxury tax, in the final analysis, has probably been of untold benefit to the jewely trade—the degree of benefit varying according to the extent each individual jeweler makes use of the advantages it has given him and learns from the lessons it has taught.

Both are agreed that retailers, wholesalers, and manufacturers should enter on the fall season with no shadow of timidity or fear concerning the future; but should manufacture, buy, and sell in the cheerful knowledge that there is more real health in the industrial and commercial situation to-day than there has been for seven years.

* * *

Seven years!

It was in the fall of 1913, following several years of plenty, that the world-wide unrest and uncertainty began to be felt, which developed into the war, passed through its various war-time phases, emerged into a period of riotous inflation and industrial warfare, until now the world, exhausted with its futile struggle, begins to show signs of settling down to a period of normal, healthy, and (we hope) peaceful development.

For some of the nations of Europe, perhaps, the time for normality has not yet come. But those of us who are so fortunate as to live in the western world have discovered by now that we have little need to worry over what is practically no affair of ours. The ignorant, excited peoples of eastern Europe, and the almost equally ignorant, certainly as greatly excited peasants of a certain storm centre off the coasts of western Europe, must work out their own salvation without our assistance—as no doubt they will do in time. It is not that we should fiddle while Rome is burning, careless whether or not the flames will attack our own home; but that the best means we have of preventing the flames from attacking our home is to keep calm and produce, buy, sell, and prosper—become as nearly self-contained, self-sufficient as it is possible for us to do, and exhibit to the world an example of sane prosperity which, sooner or later, it will recognize and seek to follow. To do this necessitates that we should not worry over what we cannot help.

We, in our part of the world, have begun to realize that we need depend on them for little or nothing of either the necessities or the luxuries of life.

We have begun to realize that if we shout less, worry less, loaf less, gamble less and work more we can be prosperous and happy even though the rest of the world go up in one grand blaze. It may be better for us that the rest of the world should not do so; but the matter is not immediately vital to us, since the more excited portions of the globe are also, or will soon be, the most exhausted portions, and hence will be incapable of doing us any great harm.

We have begun to realize that a mad rush to buy anything in sight for fear the price should go up to-morrow is the surest way of sending the price up to-morrow.

We have begun to realize that to hold off buying in anticipation of a slump in prices to-morrow is the surest way of reducing the national payroll to the point where we will not be able to purchase to-morrow at any price.

We have begun to realize that we cannot lift ourselves by our bootstraps—that if, through costly strikes, we double all our incomes, we not only would fail thereby to increase our buying power, but will certainly have diminished it to the extent of the time and production lost in the strikes.

We have—it is to be hoped—begun to realize that any deliberate effort to restore the dollar to its 1914 purchasing power must be accomplished either by doubling per capita production, which is impossible, or by halving incomes and withdrawing half the available money from circulation, a stupid, unnecessary expedient which would be attended by commercial, industrial and social distress so intense that

we would wish ourselves back in the comparatively peaceful, prosperous period of the great World War!

We have begun to realize that we are now as peaceful and prosperous as we deserve to be, that by keeping our heads and working hard we may retain and increase this prosperity, and that if we fall subject to any of the pernicious doctrines of those who would show us short cuts to national prosperity, we are liable to find ourselves in the same boat with the victims of Ponzi.

We are beginning to realize the danger of the agitator, the propagandist, the malcontent, the political faddist who would teach us how, as a nation, we can eat bread other than at the sweat of our brow.

We are beginning to realize that the factional, sectional, and class friction which we allow to grow up among us is paid for eventually in food uneaten, because it has not been grown; clothing unworn, because it has not been made; houses untenanted, because they have not been built; luxuries untasted, because the energy that should have gone into the production of them has been wasted in friction.

We are beginning, in short, to realize that normality is the only commercial, industrial, social end worth striving for, since it is the only condition of life which does not exact a costly penalty.

* * *

That, then, is the cheering aspect of the present situation. The outlook more nearly approximates to normal than any we have seen in seven long and painful years.

To return more specifically to the jewelry trade, there are the two seemingly opposed opinions as to the situation and its demands.

On the one hand there is this view:

The effect of the tax this spring was to lop off the unhealthy growth of abnormal buying. It saved the situation before things had gone too far. It obviated the necessity of a later, more costly, and more disastrous panic by introducing a miniature "slump" at the right time—much on the same theory as the surgeon of old applied the leech to the ailing man.

Since then the normal desire to purchase has accumulated a vast number of potential sales, as yet unmade, which will be made gradually, but with increasing volume, as the public mind becomes gradually more easy concerning the future.

The tax on turnover is one which puts the jeweler in an advantageous position with regard to competitive merchants who must tax the individual sale. This is not only because the jeweler need not remind his customer of the tax, while his competitor must put it on the bill, but also because in certain lines, such as expensive china, he has an advantage of nearly ten per cent. in the amount of tax to be paid. If he would enter with enthusiasm into the business of selling his wares, and forget all about the burden imposed by the tax (says this school of thought), his customers will also forget, or at least will soon come to know that it is a ten per cent. tax on turnover, not a fifty per cent., nor even twenty per cent. tax on sales, as many of them still seem to think.

There is also the crop to consider, which will work marvels in spreading the reaction from the pessimism of early summer. Even the bitter pill of an adverse exchange may be lessened by several degrees, or altogether wiped out, through the export of the great bulk of this year's wonderful crop.

Thus from every standpoint there is reason for renewed activity in the buying and selling of the jeweler's wares.

* * *

On the other hand, there is what appears to be the pessimistic view. To tell the truth it is not pessimistic in the least—it is merely full of Scottish caution; and *true* caution balks at unjustified and costly pessimism equally as much as at reckless optimism.

Say the protagonists of this view:

The jeweler was eminently fortunate last year in being able to clear from his shelves most of the burdensome accummulation of stock which he had long regarded as unsaleable.

He entered the new year with a fairly substantial stock, but one which was up-to-date and saleable.

He was in most cases saved from much injudicious buying this year by the advent of the tax.

He has now, in most cases, a satisfactory stock and is in a good position financially; and, provided he does not allow himself to be carried off on a wave of too great optimism, his future is one which he may regard with the best of cheer—with no cause for worry whatever.

Taking them as they stand, the two viewpoints seem to be basically different. The attitudes are very much those of two soldiers who, having received severe but not serious wounds, exchange greetings much in this sort:

Tommy, grinning delightedly: "Cheerio, Jock, we're for Blighty!"

Jock, dourly: "Tush, man! Be thankfu' you're alive."

Yet the prospect is exactly the same to each, and must be realiized equally by each; hence the attitude of each must be the same, and the apparent difference is, after all, merely a form of expression.

* * *

To strike a middle route of expression, this is probably what is intended by both schools of thought:

That in the past the jewelry trade has committed serious indiscretions, from the worse consequences of which, however, it was saved first by a situation which cleared its shelves of old stock, and afterwards by a situation which put a stop to buying before it had once more filled the shelves with unsaleable goods at the peak of the market.

That it should now cease to speculate commercially on the future, and, being in a healthy position, should buckle down cheerfully to building up a healthy, profitable business, making a science of salesmanship, eliminating business waste, keeping its stock up to the mark, buying carefully and exercising keen judgment as to the saleability of everything bought, refusing to worry about the future—being intent only upon achieving and retaining prosperous normality, and encouraging a like attitude in others.

This, as has been said, is the brightest outlook in seven years, and so long as it is not again tinctured with the inflated over-optimism of 1919, nor diluted with the fearful, unreasoning pessimism of 1914, it will continue to be bright.

The fall of 1920 will not be "the best in the history of the trade." But every indication is that it will be one of the best—that it will reach the point which, with normal growth, it would and should have reached by this year had there been no war at all. And it finds us in possession of the costly but valuable experience of the past seven years which, properly applied, should enable us to do business more economically, more profitably, and more enjoyablly than would be possible lacking that experience.

Fifteenth Convention of A.N.R.J.A.

Canadian Guests of American Jewelers Given Rousing Welcome—Meetings Marked by Spontaneous Enthusiasm

RETAIL Jewelers of the United States held their fifteenth annual convention in Louisville, Kentucky, on August 24th to 27th and, while not the greatest in point of attendance nor most striking in extent of exhibits, all agreed that the meeting in one respect overshadowed all of its predecessors and that was in point of spontaneity, fraternal good will and enthusiastic fervor.

From the Canadian point of view, the occasion was an historic one in that it was the first convention to which accredited representatives were sent from the Canadian National Jewelers' Association. As an acknowledgment of the courtesy of President Arthur A. Everts of the American National Retail Jewelers' Association in attending the Montreal convention in February, and in response to an invitation formally extended, the Canadian executive decided to request Mr. W. G. Young of London and Mr. O. M. Ross, National secretary, to attend the convention at Louisville, the President, Mr. M. C. Ellis, being unable to leave home for business reasons. Messrs. Young and Ross accordingly arrived in Louisville on August 24th and spent two days of the esssion in close attendance on the proceedings. The warmth of their reception and the extreme cordiality of the hospitality tendered them could hardly have been surpassed and will accentuate to the uttermost the sentiment of good will between the trade of the two countries.

The Canadians had hardly registered at the Hotel Seelbach, the headquarters of the convention, before they were hooked up by Mr. George A. Brock, Past President of the A.N.R.J.A., and escorted to the convention hall. There they were warmly greeted by President Everts and accorded a most rousing welcome, the whole gathering rising and doing its best to sing, to a bass drum accompaniment. After the excitement had subsided, each of the visitors expressed his great appreciation of the welcome and the deliberations of the convention went on.

But there was no let-up in the extension of hospitality during the two-day session. All of the delegates made it a point to see that the visitors were made to feel at home at all times and nothing could have exceeded the courtesy and grace with which this was done. They were made the guests of the association during their stay at the hotel and every facility was afforded by President Everts, Secretary Anderson, Past Presidents Brock, Evans and Combs and others to secure all possible information with regard to the workings of their association. As a result, much knowledge was gained that should be of value to the Canadian association, and if the visitors left an impression comparable with that made by President Everts in Montreal, there can be no doubt of the warm sentiment of brotherly feeling that will bind the two associations together in the future.

It was indeed a privilege to be received with such generous hospitality, but even greater was the privilege of being permitted to participate in the proceedings of an assembly in which good will fairly radiated. Whether due to the genial radiance that flowed from the presiding officer, to the culmination of many years' foregathering in convention, or to the native good fellawoship of the members, it might be hard to say, but the very atmosphere was charged with the hail-fellow-well-met spirit. And when the convention was not in formal session, how those fellows could let themselves go and let the welkin ring with their joyousness! Men and women together were young again and out to play, and they certainly never allowed any time to lapse between acts.

Any report of the convention proceedings must necessarily be of a sketchy character, touching only the high lights, but one striking feature was the entire absence of any evidence of intoxicants. It may have been available, but the casual visitor could not detect it, and yet there did not seem to be any lack of conviviality or of spontaneity in the fun-making. In fact, in the entire trip through the various states, there was never to be seen any evidence of liquor, and business men were everywhere emphatic in their declaration of business being better for the lack of it.

Only from one point of view did the convention disappoint the visitors, and that was with regard to attendance. Why there were not at least one thousand jewelers present is more than one can understand. With such capable and outstanding men in control, men who would be outstanding in any profession, and with such a wealth of information of practical value at their service, one would think that the retail jewelers of the United States would consider it a great privilege to be present and none could attend without receiving immediate benefit of more than ten-fold the value of the expenditure involved.

The A.N.R.J.A. has now a membership of slightly over four thousand, but probably three hundred would represent the high-water mark of retail jewelers in attendance. The various States were well represented, delegates being present from all quarters, and it was quite impressive to hear a jeweler from Spokane, Wash., speak of his experiences, to be followed by others from New Orleans, Los Angeles, Newark, Milwaukee and similar widely separated cities. It was also interesting to note the ease and ability with which the great majority of the delegates spoke. Ladies, too, were present in considerable number and were not backward in speaking on trade topics. They contributed a very amusing half hour in the discussion of "A Jeweler's Duty to His Home," and were a very prominent factor in the success of the convention. A number of entertainment features were arranged for their benefit, and an indication of the kindly sentiment prevailing was the presentation of a beautiful basket of flowers by the visiting ladies, to Mrs. Arthur A. Everts, the genial wife of the distinguished President.

An innovation that made a great hit and was a splendid success was the breakfast conference. Instead of the delegates straggling down to breakfast singly and in pairs, it was arranged that all should partake of the first meal of the day together and have a sort of experience meeting afterwards. The first morning Vice-President Bender of the New Orleans Club presided, and there were 145 retailers at breakfast. The topic for discussion was "Selling More and Better Watches," and a snappier, more animated debate could hardly be imagined. The breakfast brought all the delegates together, with the result that the morning session had a good attendance to start with and everyone was in trim for the day's work. The other breakfasts were equally successful, the second discussion being led by Past President Evans of Buffalo on "Selling More and Finer Silver," and the third by Vice-President Tack of Newark on "Selling More and Finer Diamonds." A great many of the delegates participated in the discussions,

and many really helpful points were brought out.

Another novelty was the handling of the question box, to which a whole evening was devoted. Instead of having a box in which queries might be placed, blank slips were prepared, one for the question and one for the name of the questioner. These were handed to each delegate at the opening of the meeting and collected in separate hats. The meeting was in charge of August Lock and Walter Mellor, two bright minds, and, as a question was drawn from one hat, a name was drawn from the other, and this delegate was asked to answer the question, or Mr. Mellor would call on someone whom he considered particularly qualified to answer it. A great number of queries were sent in, and the first one developed a discussion of the best plan to handle the watchmaking problem that threatened to last all evening. Many other phases of the trade were presented, both grave and gay, and the debate lasted until after midnight. It gave everyone a chance to talk, and the session was voted one of the most interesting and profitable ones of the meeting.

The absence of any formal banquet was another feature that commended itself to many. The programme was so filled with papers that even the start at 8 a.m. did not enable the convention to keep up to schedule, and there was never any lack of interest, so that the omission of the dinner did not cause any regrets. The only formal entertainment was a "Sunset Ride" on the Ohio River, a very delightful afternoon being spent in cruising in a large four-decker.

The programme was well diversified, and it must have been encouraging to the speakers to see how well the sessions were attended and with what care their remarks were followed. Perhaps the most effective speaker was the irrepressible Joe Mazer of New York, who took as his subject, "The Maccabean Soldier," and emphasized the value of the privilege of doing one's duty. His plea was for the Sustaining Fund to be used for placing a Field Secretary at work canvassing for new members. Mr. Mazer quite carried his audience away, and his appeal for funds was so successful that $4,065 was pledged on the spot. Another and most entrancing talk was that of Miss Isabella Archer of The Jewelers' Circular, who had just returned from Paris and gave a most piquant and charming revue of the latest fashions in jewelry and dress. Very clever and original, she quite capitivated her hearers, and her description of Parisian fashions evidenced a very appreciative acquaintance with her subject. As a contrast to this, was the homely address by Tom Watten, a hardware man from Missouri, on the subject "Get Acquainted With Your Neighbor, You Might Like Him." It was full of practical truths and gave everyone a new idea of his responsibility to his town and trade and country. There were many other addresses, all of more or less practical value, and several moving pictures, making the programme well diversified.

A special feature of the convention that appealed to the Canadian visitors was the exhibits by the manufacturers. There were booths on several floors of the hotel, about thirty manufacturers being represented, and, during off hours, they were visited by retailers in large numbers. The majority of the exhibitors were not keen on making sales or taking orders, but simply desirous of keeping their goods before their customers and helping along the association work. It apparently worked out very successfully for all parties, as the exhibitors expressed entire satisfaction with the results of their venture, while the retailers were pleased to see the dealers and what they had to show for the fall season. It is hoped that it will be possible to make a similar arrangement for the C.N.J.A. convention in Winnipeg in February next.

Buffalo was chosen as the scene of the 1921 convention, but the date was not definitely settled, as it is expected that it may be found desirable to have it in the month of September. The Ontario convention is booked for Niagara Falls in June, and it has been suggested that arrangements be made to have the two events scheduled for the same date so that joint sessions might be held. The extreme cordiality expressed toward the Canadian visitors indicates that such a joint convention would prove a splendid affair from an international point of view, and it will be the hope of many that such an arrangement may be made.

A Standardized Clock

STANDARDIZATION and quantity production are coming to the fore in Great Britain, as evidenced by a new clock which is being put on the market there. It is a Tame Side timepiece movement, fitted in a mahogany or oak case with a diameter of 15½ inches and a boldly painted 12-inch dial, making it suitable for the factory, office, or the kitchen. Its chief feature is standardization, and it can be retailed at the fairly reasonable price of £4 10s.

"Having had an opportunity at recent exhibitions to examine the movement," says C. W. in The Horological Journal, "one feels that the makers are in the right step to progress in the much-wanted cheap English clock by mass production, which the trade is so slow to encourage, not realizing that the competition is just as great, if not greater, than before the war, and that our chances are much better, because of the duty which is imposed on the foreign imported clock, which is decidedly inferior to our English work." The writer continues:

The clock in question being standardized makes all the parts interchangeable, therefore any part which might be broken can easily be replaced at a small cost, which is a great point to the repairing trade. If a line should break, you do not have to take the whole of the clock to pieces to fit a new one, you simply pass the line, which is a "coppered steel" wire one—to prevent rust—the ends bound with fine wire and soldered to make it of a thickness which prevents it passing through the special groove in the fusee and slots in the barrel. The pinions are a selected piece of steel, the diameter being the size of pinion head wanted, and the leaves are cut into it, leaving the body of arbor full size, therefore making a very strong pinion which will stand considerable strain; the wheels are well cut and true, which is a very important point for making the correct depths. It has a dead beat escapement, the pallets struck out of cast steel, with the working faces well finished; the pendulum has a cast-iron bob and a steel rod. If the latter were made of nickel steel it would be a fairly compensated one. The stop work is soundly made and slightly deviates from the usual English method. The barrel and fusee are of the usual order, the latter having a steel and brass click and spring work, strongly made. The barrel is drawn up from fairly thick sheet brass, which makes it possible to punch up a strong hook for the spring to catch on. The motion work is the style of the cheaper hand-made clock and is known as the watch motion work, because it has no bridge. The frames are skeleton pattern and fairly stout; they are sand-blasted and lacquered, which it is claimed stops corrosion. The movements are also supplied in tasty bracket cases, suitable for drawing and dining rooms on montelshelf or bracket. The writer was informed that the orders were crowding in, but the business methods of the firm were quite equal to the occasion.

New Brunswick Joins the Chain

Creates Provincial and District Organizations at One Meeting, and Links up C.N.J.A. from Coast to Coast—Officers Elected to All Three Execu ives

SCARCELY less significant than the first steps toward national trade organization was the meeting of New Brunswick jewelers at St. John on Aug. 12th, at which the last and uniting link was forged in the chain which now stretches from coast to coast. No provincial branch of the C.N.J.A. has got away to a more promising start than has the New Brunswick Jewelers' Association, at whose inaugural sessions some fifty jewelers were present, and which therefore comes into being with almost the full force of the jewelry trade of the province behind it.

Excellent missionary work had been accomplished preliminary to the actual meeting of the organization, which accounts for the splendid attendance, the decision and dispatch with which the business of the meeting was carried through, and the entire satisfaction with which the results achieved are viewed by all.

When the meeting was called to order with Mr. H. C. Page, St. John, in the chair, Mr. M. C. Ellis, of Toronto, president of the C.N.J.A., was asked to explain the organization, which he did briefly. Discussion then centred on the form of organization suitable for New Brunswick.

Owing to the compactness of the province, it was considered possible to get along with but two district associations as branches of the provincial unit. This will insure a strong organization for each district, without leaving even the most outlying jewelers at too great a distance from a district executive—a matter of some importance in connection with keeping up enthusiasm and co-operation within the trade.

This formation gives a provincial unit, with a complete executive, and two district units, each with its own executive, none of the members of which, however, are ex-officio members of the provincial committee. In this respect the organization is more or less unique (being a product of and eminently suited to local conditions), and is somewhat of a compromise between the system in vogue in the larger provinces of Eastern Canada, and that of one or two of the Western provinces.

Having decided upon this, the townships of the province were assigned to one or other of the districts, and officers elected, the complete provincial and district machinery being thus created at one stroke.

The first district, known as the Moncton district, includes Moncton, Compbellton, Bathurst, Newcastle, Chatham, Shediac and Port Elgin. The second district, to be known as the St. John district, includes Sussex, Fredericton, Woodstock, St. Stephen, Doaktown, St. Andrews and St. John.

Officers of the three executives were elected as follows:

Provincial: H. C. Page, St. John, chairman; A. H. Melanson, Moncton, vice-chairman; A. W. Clogg, Moncton, secretary-treasurer.

St. John District: J. A. Sharpe, St. John, chairman; A. A. Shute, Fredericton, vice-chairman; E. A. Ellis, St. John, secretary-treasurer; Jas. A. Gibson, Woodstock, director.

Moncton District: C. F. Gillmore, Moncton, chairman; H. R. Humphrey, Campbellton, vice-chairman; J. H. Brown, Moncton, secretary-treasurer; W. H. Williston, Newcastle, director.

In the evening a dinner was held at Bond's restaurant. H. C. Page presided. Mayor Schofield, of St. John, and M. C. Ellis were the guests of honor. A splendid repast was placed before the members of the new association. When the dinner was ended, and the King duly honored, the chairman called upon Mayor Schofield to address the assembly.

The mayor expressed the pleasure he felt in being present, the more so since he heard that the jewelers of New Brunswick had just formed an association calculated to be mutually beneficial. He said that they had done wisely and that such an organization was sure to prove a great asset to them in giving unity to the jewelers as a trade and advantages in being linked up with the rest of the trade throughout the Dominion. His Worship tendered a hearty invitation to all the out-of-town jewelers to see him again the next day and arrangements would be made to show them all the points of interest in the city, not omitting the harbor improvement work, which is extensive.

Mr. Ellis, who came next, devoted the first words of his address to thanking the Mayor of St. John for the kindly reception that had been accorded him in the city of St. John and expressing his sincere appreciation of the attitude taken by His Worship upon the occasion.

The speaker remarked that he had not been in St. John for twenty-five years, and was very much struck by the improvements that had taken place in that city during that time. He complimented that port on the development already made there, and on their brilliant future. Referring to the organization work that had been carried on in the afternoon, he expressed himself as greatly pleased. He told the assembly that the jewelers association is unique among the organizations of the world inasmuch as in it are united all branches of the trade, the manufacturer, the wholesaler and the retailer. He mentioned the fact that the object of the association was to banish all small trade practices, to get all classes of the trade together and work to put the jewelry trade at the head of the trades, where it belongs. It was one of the most esential trades in the country. The excise tax had hit the jewelers heavily during the war period, but the burden had been borne without a murmur and the jeweler was meeting his obligations to-day patriotically and with optimism.

A number of other gentlemen were called upon by the chair to express themselves, and enthusiasm was the keynote of all speeches. All pledged themselves heartily to support the association as far as they possibly could and there was not a discordant voice among the expressions made regarding the helpfulness and utility of the association.

During the evening a photograph of the assembly was made by a local photographer, and in less than an hour, the jewelers were looking at the proof. The meeting broke up with "God Save the King," and there is do doubt that all present will take back to their homes glowing tidings of what took place and a complacent outlook upon the future welfare of the trade as a result of the events in St. John on the 11th of August.

Notes from the British Isles

By the London Correspondent of "The Trader."

At present the future of the jewelry trade is obscure. Both in London and the provinces business is slack, buyers holding back in an endeavor to sell their stock which, for this time of the year, is heavy, also because a price fall before the Xmas season is anticipated in some quarters. Prices have been forced up to, in many cases, quite unnecessary levels for the past few years, and one cannot blame the retailer for holding out for fair play.

Gold in the London market is £7 14s. 6d. per fine ounce, silver 58d.

Of course the coming season will bring a busier trade but it is uncertain how long the demand will last. Demand for the precious metals is getting bigger, particularly home demand, and a big price jump would not come unexpectedly.

The Board of Trade figures for June give one a very good idea of just how far we are on the road to reconstruction. In view of the manner in which ruinous taxation is handicapping private enterprise, and considering the thousands of unemployed persons, two of the report's items hold grave significance. They are:

Increase in value of imported manufactured articles (approx.)	£4,000,000
Decrease in value of imported raw materials (approx.)	3,000,000

Brevities of Interest.

Antimony ornaments and cachets are selling well here.

Demand for cheap alarms is rapidly failing.

A serious slump in "Sheffield" cutlery is reported. The plate and silver trades are not affected.

From official reports gold to the value of $3,000,000 was produced in Canada during the first quarter of the year.

$10,000,000 worth of gold is to be shipped to Canada by the Soviet Government of Russia to promote trade relations.

The Australian pearl and shell output is to be controlled.

Pearl sales in the South American States are very unsatisfactory.

Emeralds are the rarest and costliest stone in London.

Films as a means of pushing trade are receiving attention here.

Manufacturers of the allied trades of the U. S. A. are advertising largely here.

Sales of nickel-plated goods are very bad.

Ruby exports from Burma are smaller and less frequent.

Reuter's Agency reports a new gold field discovery in the State of Bahia, Brazil.

The diamond output of the New Jagersfontain Mining Co. for the year ending March last valued £1,250,000.

Australia and New Zealand are making efforts to buy, wherever possible, British goods.

All customs duties in Germany must be paid in gold.

Arrangements will be made next year to hold the British Industries Fair before the Leipsig Fair.

Germany's prices for spoons and forks are exorbitant, and have ruined their trade.

India's coinage is prohibited from importation into East Africa.

In France a labor commission is endeavoring to set up a profit-sharing law.

Scotch watchmakers are to be paid 38 cents hourly; jewelers 36.

Seeking Canadian Clocks

Great Britain now claims to hold the lead in one branch of the horology, that of sets of synchronized dials, governed electrically by a master clock. These are put out for large offices and similar institutions, in which it is desirable to have all clocks at exactly the same time. Such sets have been found of practical use in units of from 4 to 300 dials, although the larger number mentioned is by no means the limit of their utility as one master clock can govern an almost endless number of dials.

Another peculiar timepiece now being put on the market in England is one in which the body of the clocks sinks on two vertical pillars, this supplying the motive power. There is no winding; when the clock is run down it is necessary only to lift it to its original position at the top of the pillars. In addition to being a novelty, this principle possesses distinct mechanical advantages which even a novice may easily recognize.

In the realm of the more traditional varieties of timepieces, the industry in England is reported to be making a bid to regain its former supremacy. On the other hand, however, is the report of a Canadian trade commissioner stating that British importers are seeking clock movements from Canada. The following by Commissioner J. Vernon McKenzie of Glasgow (formerly of Toronto), will be found of interest:

"There appears to be a considerable market in the United Kingdom, and particularly in Scotland, for various makes and grades of clock movements. An importing agent, who was formerly also a manufacturer of clock movements in a small way, informs the Trade Commissioner that the supply from France and the United States is neither entirely satisfactory nor adequate at the present time.

"Previous to the war two very fine clock movements sold largely in this market—one made in Germany and the other in Great Britain. They were in 1914 so similar that only an expert it is stated, could tell them apart. When a small improvement was made by the Germans it was quickly taken up by the British manufacturers, and similarly any improvements made by the British company were soon followed by the German manufacturers. This keen rivalry led to a large and satisfactory production. When the war broke out the supply from Germany of course ceased and has not since been resumed. The continuation of the war witnessed disorganization, and in a short time much less production, in the British manufactories.

"At the present time, a leading importer states, some very satisfactory movements are coming in from France and some from the United States, but not enough to supply demand. In addition, the kinds of movements which this market could most readily absorb are not to be had, either from home manufacturers or from abroad.

"A Scottish importer inquires whether there is any concern in Canada able to fill the requirements of this market as detailed above. He asks particularly for:

"Pendulum clock movements;
"Cylinder timepiece movements;
"Lever timepiece movements;
"Ship's lever movements

of all grades, but particularly the very best are desired. The Scottish importer is prepared to arrange for the manufacture of the cases here, if desired. He is also prepared to furnish samples of movements desired and cases which would be in most demand."

Publicity Campaign Flourishing*

IF you could have been with me, on my recent trip to the Pacific Coast in the interests of the National Advertising Campaign of the National Jewelers' Publicity Association, you would have realized the wonderful nation-wide scope of this great movement, which is of such potential value to every retail jeweler on the continent. I have had the opportunity of visiting forty-four cities and towns, calling on the retailers, wholesalers and manufacturers in the jewelry and allied industries, to secure their co-operation and moral and financial support for the national advertising campaign, for the united benefit of the entire community.

It was particularly impressive, as it represented the completion of the coast-to-coast trip, extending over one year's period of active presentation of the ideals of this National Jewelers' Publicity Association to the country at large.

The leading daily newspapers in all the cities visited on my trip published lengthy articles on the national advertising campaign, and many interviews were printed giving in detail the plans of the movement.

In all the cities on my itinerary, I was immensely pleased and gratified that the retail jewelers took such a prominent part, and were enrolled in such large numbers on the membership of the National Jewelers' Publicity Association. The very life and successful purpose of this movement for the financial prosperity and combined purposes of the jewelry and allied trades are entirely in the hands of the retail jeweler, who stands as the real solid foundation of the national advertising campaign as in his relation to the public, it will be his work, his energy, his effort, and local co-operative publicity, that will make the slogan "Gifts that Last" a household word on this continent.

With unlimited possibilities of the national advertising campaign, covering the United States and Canada, as it does to-day, with the use of advertisements in nearly forty magazines and weeklies of national circulation, reaching over sixty million readers, "Gifts that Last" will become the first thought in the minds of every man, woman or child who wishes to give a lasting symbol of friendship, sentiment or love; and the slogan "Gifts that Last" will prove the magnet that will draw the purchaser to the retail jeweler's store.

Just think what it would mean to the whole jewelry and allied industries if the entire 35,000 retail jewelers of North American would with one accord concentrate on impressing in the minds of the public the convincing argument to buy "Gifts that Last."

With united effort, this tremendous impetus and stimulus to the jewelry business could be attained with millions of dollars of benefit to the retail jewelers.

To this end every retail jeweler should subscribe in proportion to his business investment; but, without fail, be represented by some subscription, however small.

The aim of the National Jewelers' Publicity Association is to accomplish this result, so that the day will shortly arrive when every retail jeweler will have in his store the sign of the slogan, "Gifts that Last,' and the badge of honor of the brotherhood of the jewelry craft.

The National Jewelers' Publicity Association is endeavoring to bring about the local co-operation of the retail jewelers and enable them to get the maximum benefit from their membership in the Association, and has for that reason officially published a four-page newspaper size bulletin.

The "Jewelers' Record," as this is called, is fully illustrated and chock full of live news items that have a bearing on sales, together with a hundred suggestions for building up trade in every department of the retail store. For the benefit of the retailer, the association has prepared a large number of electros, seasonable advertisements, motion picture slides, counter and window display signs, and other valuable form of advertising.

The retail jewelers have been kept well informed, as to the progress of the work of the National Jewelers' Publicity Association through the columns of the jewelry trade journals. The editors of these highly regarded and valuable publications have had the vision to realize the unlimited possibilities of the national advertising campaign in all its phases, and as one of the editors recently wrote in his publication: "The day will come when the real value of the work being done will be recognized as the truly great constructive movement which it really is."

Address by Harry J. Freund, Publicity Manager of the N.J.P.A., Before the A.N.R.J.A. Convention at Louisville, Ky.

One Born Every Minute

A fake diamond artist has been operating in both Hamilton and Toronto recently, with no little success, it is believed, though naturally most of his victims, when they discover how they have been "done," say nothing about the affair.

His method is simple but effective. Walking along the sidewalk, and passing a small group of loiterers, he stoops and pretends to pick something up. Hesitatingly he turns to the group, and asks if any one of them has lost a diamond ring—concealing it, of course, so that none dare say "yes" lacking a description. When no one claims it, he shows it around, giving everyone a chance to admire its sparkle, and speculating on the size of the reward that may be obtained for it. He then turns to go off, but hesitates again, and returning to the group remarks in an off-hand tone, "Say, I haven't got time to go hunting for the owner of this—who'll give me five dollars for it?"

As often as not someone "bites," either hoping to make something on the reward, or with intentions of keeping or selling the stone. Later the victim finds out that his "diamond" is worth precisely its weight in cut glass, and that the gold of the ring is about twenty-four karats fine —brass.

A Rat's Vanity

Little Madge Knisely, fourteen-year-old daughter of a West Virginia farmer, is rejoicing in the recovery of a finger ring which she lost a year ago while feeding the pigs. A few days ago her father—no, you're wrong; he wasn't killing a pig; he just simply happened to find a dead rat whose neck was pinched in by a finger ring that was altogether too tight a fit. Either the ring had fallen upon the upturned visage of the tiny ratlet, or the shiny gew-gaw had aroused its vanity and it had crawled into the ring. In any event, one or the other of these things must have happened the previous year when the rat was still a baby. As it grew the ring became too tight a fit, and eventually choked the vain rodent to death. There is probably a moral to this story, but it is not one which it would pay you to stick up in the shop.

Canadian Jewelry Imports

	Month of April 1919	1920
Clocks—		
United Kingdom	$ 68	$ 423
United States	44,790	28,754
France	668	.....
Japan	15	2,571
Other countries	7	421
Totals	$ 45,548	$ 32,169
Clock and watch keys, movements and cases—		
United Kingdom	$ 26	.....
United States	1,453	$ 10,801
Japan	.....	.....
Other countries	5	.....
Totals	$ 1,484	$ 10,801
Watches—		
United Kingdom	$ 104	$ 300
United States	845	1,357
Switzerland	2,607	12,951
Other countries	.....	.....
Totals	$ 3,556	$ 14,608
Watch actions and movements and parts thereof—		
United Kingdom	$ 1 444	$ 408
United States	79,846	69,455
France	.....	.....
Switzerland	59,252	110,550
Other countries	.....	.....
Totals	$140,542	$180,413
Watch cases and parts thereof—		
United Kingdom	$ 82	$ 83
United States	11,227	15,174
Switzerland	7,659	9,095
Other countries	2	.....
Totals	$ 18,970	$ 24,352
Moulded and cut glassware—		
United Kingdom	$ 802	$ 512
United States	37,499	64,499
France	.....	165
Japan	281	.....
Other countries	53	96
Totals	$ 38,635	$ 65,272
Electro-plated ware and gilt ware, n.o.p—		
United Kingdom	$ 2,416	$ 15,299
United States	16,402	11,030
France	166	709
Other countries	19	125
Totals	$ 19,003	$ 27,163
Sterling or other silverware, n.o.p.—		
United Kingdom	$ 2,372	$ 7,160
United States	6,650	5,691
France	.....	280
Other countries	.....	.....
Totals	$ 9,022	$ 13,131
Manufactures of gold and silver, n.o.p.—		
United Kingdom	$ 123	$ 3,296
United States	7,490	5,866
France	.....	494
Other countries	.....	.....
Totals	$ 7,613	$ 9,656
Silver bullion unmanufactured—		
United States	$ 84,951	$417 094
Jewelry, n.o.p.—		
United Kingdom	$ 491	$ 8,203
United States	63,441	65,034
France	5,203	4,977
Japan	214	2,312
Other countries	165	690
Totals	$ 69,514	$ 80,606
Diamonds, unset—		
United Kingdom	$125,607	$185,018
United States	42 375	74,123
Belgium	.....	11,494
Netherlands	31,179	69,872
Other countres	.....	1,405
Totals	$199,161	$341,912
Precious stones and pearls and imitations thereof, strung or not, but not mounted or set—		
United Kingdom	$ 23,862	$ 24,698
United States	8,196	10,895
France	11,902	20,433
Germany	.....	1,477
Italy	.....	1,170
Japan	1,299	3,856
Switzerland	.....	92
Other countries	.....	221
Totals	$ 45,259	$ 62,842

Inspectors Should be Paid

THE committee appointed by the American National Retail Jewelers' Association to investigate on the watch inspection problem has reported as follows:

"It is our firm belief that watch inspection has come to stay. Not only that, but from time to time will become more rigid, and as improvements may be made, the standard will be raised.

"We also believe that watch inspection is responsible for the enormous sales of high grade watches. But for the rigid inspection we would soon drift back to the old seven and eleven jeweled grades. What the railroad man *must have* a large number of other people want. This being true, it is only good business for all jewelers to accept the situation and make all the profit from it they can.

"To those who are not inspectors, we would suggest that they do not antagonize this system of inspection or try to embarrass the inspector. They should post themselves as to what will and will not be accepted, also learn the rules relative to the annual cleaning and other repairs.

"Antagonism to the system drives your customers into the arms of the inspector as the railroad man is often convinced by your arguments that the system of watch inspection is all wrong, but that he must submit to what he considers a graft and give his work to the inspector in order to keep in with the railroad company and hold his job.

"To the inspectors we would suggest they practice the Golden Rule. Impose no unnecessary hardship on the employee. Enforce the rules laid down for their guidance, as they have all been carefully considered, and are not more rigid than necessary when you consider the valuable lives and property that may be destroyed by their violation.

"As soon as a change in grade has been decided on, go around and inform your fellow jewelers. Don't let some railroad man be the first to scatter this information. He will be likely to add something to his remarks that will not be creditable to you as inspector, and certainly not add to the volume of your business.

"As for free transportation, that is not possible until the law is changed or the inspector put on the payroll, except where the inspector is on duty, and any inspector who accepts the appointment should fully understand the situation. If they do not accept the law and the rules, they are always at liberty to resign, there is generally a waiting list to take his place.

"We will add though, that some roads are much more liberal in their interpretation of this law than others. We have heard of instances where the inspectors have had transportation to conventions, the officials explaining it was a benefit to the service to have the inspectors attend for educational reasons.

"The various railroad companies have been getting all the inspectors they could use without pay. It is incumbent upon us to demonstrate that the railroad inspectors are as legitimately employees of the railroads, and entitled to pay as any employee of the railroads, and we must convince them of this fact at an early day. God speed the day.

(Signed) "W. L. JONES,
"C. H. CARMICHAEL,
"T. L. COMBS."

It is a question whether Canadian Railway Watch Inspectors will agree entirely with some of the statements of the committee with reference to the advantages of their position. Certainly, however, all will agree that remuneration should be given for the work.

THE TRADER

Official Publication of the

Canadian Jeweler & Optician

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Telephone Garry 3226.

THE TRADER AND CANADIAN JEWELER is published on the first of every month, and is the official publication of the Jewelry and Optical Trades of Canada. With it the following publications are amalgamated: The Canadian Optician, Toronto, 1906; The Jewelers' Journal, Hamilton, 1905.

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Still Superstitious

OVER the signature "O. C. L.," a writer in the *Commerce Monthly* enlarges upon the unfitness of silver as a monetary standard, as recently demonstrated by the fluctuations in the price of that metal. His contention, which he proves entirely to his own satisfaction, is that gold—and gold only—is eminently suited to the requirements of a monetary standard, since it possesses the quality of stability which silver has shown itself to lack.

There is only one thing wrong with the otherwise beautiful argument—which is this: that the writer is comparing the fluctuations of a metal free from control with the "stability" of a metal which still possesses a fixed price, at least in terms of the American dollar. We wonder whether the writer would go so far as to claim that even had gold been freed from the burden of its fixed price it would not have participated in the price fluctuations that have characterized every other commodity during the past year? Probably he would. American bankers still seem to be unable to free themselves from that superstition concerning the "stability" of the price of gold which English bankers have long since shaken off. Perhaps if conditions had been reversed—if the United States had been paying a premium on gold while England still obtained it at the "fixed" (!) price—it would be American bankers who would now be free of the superstition while the English would still be clinging to it.

As a matter of fact, an ounce of silver, freed from control, buys approximately the same amount of goods as did an ounce of silver in 1914. An ounce of gold, at a "fixed" price, buys something less than half the amount of goods that it did in 1914. Looking at it this way, which would seem to be the more stable?—which the better basis for international exchange or a monetary system? We do not suggest that silver is actually better suited to the purpose than gold. Intrinsically, gold is the better suited to the purpose. The Trader claims merely that either of them is more suitable free than under control—or as a compromise, that, if controlled, it should be at a price level more in keeping with the present-day prices of commodities. Silver is finding that level. Gold is not. And so long as American bankers continue to live in the year 1914 the situation will continue to be ridiculous.

Who is this Jeweler?

AN extract from the Winnipeg *Telegram*, of Aug. 7th, forwarded to The Trader by Mr. Carl Johnston of Winnipeg, tells the following highly remarkable story:

The luxury tax is undoubtedly encouraging thrift, and, some jewelers claim, is spoiling trade.

"Luxury tax of $80," growled a prosperous looking man, in a local jeweller shop to-day, as he picked out two rings. "That is an outrage.. I won't take them. I do not mind paying $200 for each ring, but I am damned if I will pay another hundred as a tax. No, sir. You keep your rings."

"If I could have included the tax with the price of the ring, he would undoubtedly have bought the two rings," moaned the salesman. "That is the way with people who can afford diamonds, and who do not know their real value. The more they cost, the more they like them, provided they really have the money to buy them. The newly rich, especially, like to pay a great deal, in order to have a chance to tell their friends how much their little sparklers cost them."

The Trader strongly suspects that the above effort is a figment of the imagination of some poorly-informed and lazy reporter. But if it is not—if the dialogue, or something like it, actually took place—then the salesman in question and the jeweler who employs him are getting no more than they deserve in losing such sales.

In the first place the salesman not only "could have," but by law should have included the tax in the price of the rings, which would then sell for neither $200 nor $240 each, but for approximately $223 each.

In the second place, the tax on the two rings would not be $80 over and above the selling price of $400, but approximately $44.60 on (and included in) the selling price of $446.

In the third place there was no need for the customer to know anything about the tax, as this is paid by the jeweler to the Government, and is the jeweler's own particular business, not that of the customer. It is no more a concern of the customer than is any other item of the jeweler's overhead, such as his rental, salary list, interest on investment, or heating and lighting.

The jeweler must set his resale price to cover himself on this tax, just as he does to cover himself on any other item of overhead. The customer's concern in the matter begins and ends with accepting or rejecting the goods at the price asked.

To make a separate item of the amount for tax, and to add this to the selling price, when that is not required by the Government, is as illogical and foolish as it would be to set a so-called "selling price," and then add to the customer's bill items for "rent," "heat and light," "salaries," etc. The customer would have good cause to kick—and you can bet he'd do it.

Mr. Johnston Got Busy

FORTUNATELY, perhaps, for the jewelers of Winnipeg, *The Telegram* was not allowed to get off scot free with the publication of the reportorial blunder quoted above. True to his membership in the association, which demands the efforts of each for the good of all, Mr. Carl Johnston had a heart-to-heart talk with the newspaper in question, pointing out that however entertaining the item above quoted might be to its readers, it

was eminently unfair and prejudicial to the interests of the jewelry trade, and was also untrue in every particular.

The editors saw the point, and the result of Mr. Johnston's effort is seen in an editorial leader published by *The Telegram* on Aug. 12th, reproduced herewith:

JEWELLERY AS A LUXURY.

When a factious or facetious critic wishes to indulge a taste for prodding the public for extravagance, he turns usually to purchases of jewellery as the personification of thriftlessness.

The man who buys an approved bond, or, who places his surplus cash in a savings account, is applauded as an estimable citizen, while the man who buys an odd diamond or two is, popularly, a wastrel. And yet if one considers the whole matter thoroughly the probabilities are that the man who buys the diamond is making the most profitable investment.

The jewellery business, because of this popular predilection for unreasoned criticism, has suffered through the last federal budget perhaps more seriously and more unfairly than any other. In the first instance it was erroneously stated that a luxury tax of fifty per cent. would be collected on jewellery purchases. The actual impost was, and is, only ten per cent., and this tax is not added to prices jewellers quote the public. By special provision jewellers make a direct return of ten per cent. on sales to the government.

As a matter of truth, jewellery scarcely earns a place in the sun as a luxury. In the United States last year jewellery sales represented only two per cent. of the total value of transactions in so-called luxuries.

Apart from dollars and cents, purchases of jewellery, when not made solely as a sensible investment of funds, are investments of sentiment—of that finest of sentiments, friendship, which cannot be considered a luxury among a wholesome, healthy and not altogether impecunious people.

Readers must agree that the trade owes Mr. Johnston a vote of thanks for his initiative and energy in this connection, and that the result of his efforts in all probability more than compensates for the mischievous effects of the newspaper's *faux pas*.

Decks Clear for Action

AN unbroken chain of jewelry trade organizations now extends from coast to coast, following the formation, on Wednesday, Aug. 11th, of the New Brunswick Jewelers' Association. The Canadian National Jewelers' Association is now freed from the work and worry of organization, such of this as remains to be done being taken over largely by the provincial associations; and its hands are therefore free for their real work in life, its energies unclaimed for the solution of any problems save those of an already-established organization whose aim is the betterment of conditions in the trade, its decks cleared for action.

It must be said in tribute to the C.N.J.A. that even during its formative period, before organization had made any great steps—even before much of it had been planned—a surprising number of worth-while results were achieved in other directions. And throughout the last eighteen months, busy though the central executive was in the work of recruiting, it still found time to do considerable fighting in the general weal. Due to its efforts, jewelers are now being paid for engraving, and for a certain proportion of repair work which formerly was undertaken free because of foolish guarantees. Due also to its efforts, taxation of jewelry is not only nearly ten per cent. less than the Government intended to make it, but is collectable and payable in a manner much more convenient to the jeweler and much less irritating to his customer. Of still greater importance than these, perhaps, is its success in bringing about a spirit of mutual trustfulness and regard within the trade itself, not only as between the different branches of the trade, but as between competitive members of each branch. Business rivals have become craft associates, co-operatives, friends. Things are more as they should be, and everyone is gaining, nobody is losing in the process.

But now, relieved as it is of further worry concerning organization, still greater achievements may be expected of the central executive, backed, as it will ultimately be, by the entire force of the jewelry trade of Canada.

Checking Cost of Doing Business

IN this issue will be found the first installment of Bulletin 15, issued by the Bureau of Business Research of Harvard University, outlining the directions for operating the single entry system of accounting prepared by the Research Bureau of the American National Retail Jewelers' Association. The plan under which this system may be secured by Canadian retail jewelers was stated in last month's issue, and the Harvard Bureau offers to further co-operate in securing data on the average cost of conducting a jewelry business in Canada. In a recent letter, the secretary of the bureau says:

"Our purpose in publishing this accounting system is to provide a standard form upon which to collect figures from retail jewelers on the cost of doing business. This information is sought primarily for teaching purposes in the Harvard Graduate School of Business Administration. It so happens that the results of our research have been of interest and value to business men and for this reason we have published several annual summaries for the trades which we have studied and we expect later in the summer to publish a summary of the cost of doing business in the retail jewelry trade in 1919.

"When the statements are received at this office percentages are worked out for the items of expense and profit. Then from these percentages tables on the cost of doing business in the different trades are compiled. These annual summaries are sent to our co-operators in these various trades so that they may compare their costs with the averages for their trade as a whole. Our accounting system is also sent without charge to merchants who submit figures to us.

"We should be very glad to have a list of progressive Canadian jewelers who would be interested in co-operating in our work. We shall write them enclosing our blank and offering to check their statements in accordance with our usual practice. We heartily appreciate your interest and assistance in this investigation of the retail jewelry trade."

Double Entry Accounting System

RELEASE of the single entry system of accounting for retail jewelers will be followed next month by a more detailed system of double entry suitable for stores of any size. A double value is given to this system by reason of the fact that the assistance of an accountant familiar with the system will always be available for consultation at a very moderate fee. A recent letter from Mr. H. Victor Wright, director of the Jewelers' Research Bureau of the American National Retail Jewelers' Association, makes an interesting comment on this point. In speaking of the recent Ontario convention, he says:

"In my message to your convention, I made reference to an arrangement which the Jewelers' Research Bureau has entered into with Marwick, Mitchell & Co., leading accountants, whereby they are not only to endorse the double entry system of accounting which our Research Bureau expects to publish in October, but are to arrange for some representative of their organization in the many different localities where they are maintaining offices to familiarize himself with the system, and be in a position to go into the jewelry stores in the respective zones which these offices would serve, at the request of the retail jew-

eler in order to assist him in the most efficient and economical manner possible in our judgment in installing the system.

"I believe this is one of the most important steps which we have undertaken, because my observation leads me to believe that however efficient a system we may place at the disposal of the trade, a large majority of jewelers will hesitate to attempt its installation because of the fear that they will be unequal to the task.

"On the other hand, if, at a very nominal cost, we can place at their disposal the services of a firm of accountants familiar with the system and who will aid them in installing a system along uniform lines with other jewelers and one which has been thoroughly endorsed, I believe this will greatly encourage the use of a system.

"This becomes, therefore, in my judgment, a very important factor and it applies equally in the Dominion of Canada, for I notice Marwick, Mitchell & Co. maintain offices at Montreal, Toronto, Winnipeg, Moose Jaw, Calgary and Vancouver."

Under this arrangement, it will be possible for any retail jeweler who becomes confused or fails to understand the system, to run into the nearest city where a Marwick-Mitchell office is maintained and secure a solution of his difficulties. As Mr. Wright says, this should add very materially to the attractiveness of the system.

Conventions in the West

THE call has gone out from A. L. Wheatley, chairman of the Saskatchewan Jewelers' Association, summoning the jewelers of that province to their convention and annual meeting in Regina on September 27th and 28th. It is believed to be likely that the other three western provinces will also fix meeting dates for the early fall, thus bringing their annual meetings to a more seasonable time of the year. These associations were organized in January of this year, when W. G. Young of London and O. M. Ross, secretary of the C.N.J.A. made a trip through to the coast. It is desirable, however, that such meetings should be held some time in advance of the annual meeting of the national body—hence the expectation that Manitoba, Alberta, and British Columbia will also convene within the next five or six weeks.

On the invitation of the Saskatchewan executive, Mr. M. C. Ellis, president of the C.N.J.A., has decided to be present at the convention. If the other western provinces choose convenient dates, it is likely that he will extend his trip through to the coast, taking in the various conventions en route.

As an indication of the spirit the western executives are putting into their organization work, comes a circular letter sent out by the Manitoba Jewelers' Association to every jeweler in the province whose name it was possible to obtain. After clearing up several points of difficulty in connection with taxation matters, the letter urges jewelers to take out membership, and continues:

"You recognize that had not a C.N.J.A. been formed two or three years ago with provincial branches, the trade would have suffered much more and practically have been legislated out of business.

"The only way to accomplish anything for our benefit is to get together. Next February the C.N.J.A. convention is to be held in Winnipeg. We want our eastern friends, also the jewelers of the western provinces to receive a hearty welcome and one way to give it is for this province to have every jeweler a member of the association. Big things will be brought up for discussion affecting all classes of our business, so put yourself in the way of being one of those who can come along and feel they are part of an organization which is doing much to benefit the trade. Don't delay."

Subscriptions Coming Fast

A SPLENDID start was made on the campaign for subscriptions to the jewelry publicity fund of the C.N.J.A. last month. It is proposed to start the advertising in the October magazines, and a striking advertisement has been prepared for that purpose. Should there be no delay in securing the necessary plates, it will appear in the following publications: Saturday Night; Canadian Home Journal; Everywoman's World; La Canadienne; Family Herald and Weekly Star; Farm and Home; Grain Growers' Guide; United Farmers' Guide; Canadian Magazine; Maclean's Magazine.

The subscription blanks were sent out only at the end of August, and the first mail brought in a response from the following firms:

Birks & Sons, Henry, Montreal	$150.00
Ellis & Co., P. W., Toronto	150.00
Goldsmith's Stock Co., Toronto	150.00
Ryrie Bros., Ltd., Toronto	150.00
Saunders, H. & A., Ltd., Toronto	150.00
Black, D. E., Calgary	100.00
Ellis Bros., Ltd., Toronto	100.00
Scheuer, Edmund, Ltd., Toronto	100.00
Rodger, R. J., Kingston	50.00
Capp & Co., Ltd., T. W., Toronto	25.00
Conner Bros., Hamilton	25.00
Coulter Co., J., Toronto	25.00
European Co., The	25.00
Hepinstall & Sons, C. H., St. Thomas	25.00
Park, N. R., Russell, Man.	25.00
Sansburn-Pashley Mfg. Co., Ltd., Windsor.	25.00
Flach, E. H., St. Thomas	15.00
Taylor, Eleanor, Toronto	15.00
Blackmer, E. R., Frederickton, N.B.	10.00
Clegg & Gillmore, Monkton, N.B.	10.00
Cochran, J. H., Carman, Man.	10.00
Johannesson, B., Selkirk, Man.	10.00
McGill, R. L., Galt, Ont.	10.00
Nadon, J. B., Sturgeon Falls, Ont.	10.00
Ostrander, L. V., Toronto	10.00
Rixon, T. F., Trenton, Ont.	10.00
Robertson, E. C., Goderich, Ont.	10.00
Smith & Son, W. K., Selkirk, Ont.	10.00
Burke, W. J., Alviston, Ont.	5.00
Daly, J. F., Seaforth, Ont.	5.00
Fair, J. G., Ayr, Ont.	5.00
Fairlie, G. A., South End, Ont.	5.00
Humphrey, H. R., Campbelltown, N.B.	5.00
Tuck, Vernon, Grimsby, Ont.	5.00
Sanfacon, H., Grand Mere, Que.	5.00
Ward, Wm., Dresden, Ont.	5.00
Whyte, Wm., Doaktown, N.B.	5.00
Redpath, Jas., New Liskeard, Ont.	3.00
Smith, Allan E., Magog, Que.	2.00

Public Service Impositions

SCARCELY any doubt exists in the mind of the average Canadian merchant that the applications by the railways for higher freight and passenger rates, and by the Bell Telephone Company for higher rates, coming at the time they do, are little better than impositions upon a long-suffering public.

One argument may fairly be made in favor of the claims made by the companies: That in each case the position of the company is practically that of being under contract with the Canadian public to deliver certain services at a certain rate; that the Government of the country, which is the people, by issuing and permitting the issue of currency in greater proportion to the material re-

sources of the country than was permitted when the rates were fixed under which the companies operate, thereby depreciating the value of the dollar, has broken the spirit of the contract to which, practically, it was one party; and that it, through the Railway Commission, is therefore morally bound to authorize a readjustment of rates to compensate for this deliberate depreciation of the dollar.

This argument is valid enough, providing that other conditions have not changed. But have they? It remains to be seen whether increased business has not offset to a large extent the depreciation of the dollar. If it has done so, then by so much is the just claim of the companies lessened.

In the case of the railways, the increase is requested to compensate for increases in the wages of railway men. The latter are demanding that they should be brought to the same level of pay as their United States brethren. But why? Do they need it, or are they earning it? We very much doubt it. They are now among the best paid classes in the community, getting far more than the average wage and salary earner. Many a small merchant, with a tidy sum tied up in his business, and putting in longer hours per day, would be glad to be making as net profits what most railroad engineers are paid. In any event, since it is the country which would have to pay, the country is entitled to know exactly how much per year railway men are making now, what special qualifications are required of them, and what hours they work.

In the case of the Bell Telephone Company, while undoubtedly some increase should be allowed, it should be on the distinct understanding that this increase is accompanied by a substantial improvement in service. The only word adequately describing the existing service is "rotten."

But the Bell Telephone Company goes entirely too far when it asks not only an increase but an extra toll per call on all "out" calls over 100 a month. This is so utterly ridiculous as to cast doubt on the sincerity of the entire case for the company. It tends to alienate the sympathy of those who would be willing to see a just increase granted, and lends ammunition to those who (for the sole sake of seeing the Bell Telephone Company thrown into the waiting arms of Hydro in Ontario and to perdition in the other provinces) are opposed to a rate increase of any sort, whether justified or not.

How Much Did You Get?

VITAL Statistics, as they are officially known, sound like a study more befitting the attention of the undertaker than that of the jeweler. Yet they contain information of interest to the latter if only by way of indicating the opportunities of which he may or may not have taken advantage.

Concerning marriages, for instance . . . .

It is needless to discuss what marriages mean to the average jeweler's business. But does every jeweler realize just how much more they could have meant this year, in the gross, than they did even last year? And during all the dull season following the tax, while people were getting married in larger numbers than ever before, was every jeweler right out hotfoot after the business in wedding presents, or had the tax temporarily taken the pep out of most of us?

For those who may have overlooked their opportunities in the marriage line this year it will be informing, but not comforting, to know that in June alone there were 1,130 more weddings in the Province of Ontario than there were last year. For the first six months of the year the total increase over last year was 2,807. Every one of these should have been productive of the sale of over a hundred dollars' worth of jewelry, silverware, china, etc.—an item of nearly $300,000. But remember that these figures refer to the increase alone. The total figures for Ontario in the first six months were as follows:

	1919.	1920.
January	1,497	1,872
February	1,422	1,661
March	1,510	1,742
April	2,038	2,558
May	1,614	1,925
June	3,388	4,518
	11,469	14,276

On the basis of a minimum average of $100 per wedding—which is low enough when one considers all the silver, china, crystal, etc., that is needed in the modern home—the first six months of the year should have brought over a million dollars to the jewelers of the Province of Ontario in wedding business alone. In fact, the sum should be many times that. Scarcely a bride but requires several hundreds of dollars worth of tableware and decorative oddities which the jeweler sells. Some of the more fortunate require as many thousands. In addition there are the gifts of jewelry which could easily equal or exceed those of tableware. The business is there. A little careful study and estimation should tell you how much of it exists in your town. It requires only to be gone after hard enough and persistently enough, and it will be yours. Don't leave it to the other merchants; it is properly a jeweler's business.

Who Said Luxuries?

AN estimate of the expenditure on so-called luxuries in the United States last year, the proportions of which may be taken as in approximately the same ratio for Canada, provides us with the following food for thought:

	Millions of dollars.
Luxurious foods, etc.	5,000
Joy-riding, pleasure resorts, races, etc.	3,000
Luxurious services	3,000
Automobiles and parts	2,000
Carpets, rugs, and wearing apparel	1,500
Candy	1,000
Admissions and dues	800
Cigarettes	800
Tobacco and snuff	800
Perfumery and cosmetics	750
Luxuries in hotels and restaurants	750
Cigars	510
JEWELRY	500
Toilet soaps	400
Cakes, confections, etc.	350
Soft drinks, ice cream, and soda	350
Fur articles	300
Pianos, organs, phonographs, etc.	250
Cereal beverages	230
Chewing gum	50
Firearms and shells	50
Sporting goods	25
Art works	15
Electric fans, portable	8
Hunting and shooting garments	7
Liveries	3
Cigar and cigarette holders	1
Yachts	1
Total	22,450

It will be noticed, if you take the trouble to count, that fifteen of these twenty-eight items represent goods and services which, having been used, leave no asset—are entirely dissipated. Of the fifteen, ten are items higher up the list than jewelry. The fifteen represent an expenditure of nearly eighteen billion dollars out of the twenty-two and a half billions spent for luxuries.

Of the thirteen items not entirely dissipated, twelve represent goods of which some asset remains, but of depreciated worth.

Of the twenty-eight, one only—jewelry—represents a value as great as or greater than the sum spent in its purchase; this, because of the constantly increasing worth of precious stones and other items of its composition, because it does not wear out, and because the general tendency is that its value becomes enhanced with age.

It is also significant to note that the most costly luxury of the lot, from a national standpoint, is that of "luxurious foods."

Of further significance is that fact that the total expenditure on jewelry represents only 1-45th part of the whole—1-35th as much as the sum spent on the fifteen luxuries which are entirely wasted and leave no asset.

These are facts which it would be well to keep in mind, lest there may be future recurrence of the recent agitations against jewelry which, but for the efforts of the C.N.J.A. would have resulted in legislation highly unfair and almost disastrous to the trade.

Another Imitation

SCIENCE has triumphed so often that it is now becoming but a commonplace to learn that some new precious or semi-precious stone has been so ably reproduced by mechanical means as to deceive any but an expert. Fortunately for jewelers and the general public alike, the makers of these imitations are usually frank about their goods, scorning the chance to make unmerited gains through fraud—and perhaps also realizing that honesty in the long run is the most profitable policy.

Attention is drawn at the moment, however, to some manufacturer whose identity is not made public, who has succeeded in producing so able an imitation of lapis lazuli that, but for the astonishing quantity and quality of his goods, the fraud might not even now be exposed. These goods have gained sale in Great Britain and for all that is known to the contrary may also have been exported to this continent, as opaque colored stones are in some favor in the United States.

Describing them, a British jeweler states:

"The copying of the beautiful azure shades of true lapis-lazuli is excellent, and all the small surface crevices and slightly open veins are filled in a very natural manner with metal closely resembling the iron pyrites present in the real stone. Upon cutting one of the beads in half I found that it consisted of some semi-transparent mineral which I believe to be alabaster of a curious oyster color. The outside of the bead was coated with a very thin layer of some opaque coloring matter of the correct shade of lapis-lazuli. The beads are lighter in weight and softer than true lapis, and also have not the natural *chink* of lapis beads when moved.

"Upon complaining that the beads were incorrectly described I received the assurance that they were real lapis dyed a deeper shade.

"I earnestly advise buyers of lapis-lazuli necklets to be extra careful in future. My simple test for detecting imitation of lapis answers equally well in the present case, no mutilation being necessary."

So far as can be learned, no goods of the sort are as yet on the Canadian market, nor, for that matter, is there any great demand for them here. But in view of the fact that the Oriental vogue which has long intrigued France and England, and which has spread to the United States, may some day strike Canada in full force, it may be worth the while of jewelers to note the description of this imitation so that if they buy it, it will be as an imitation and not as the true stone.

Advertising Pays for Itself

It is a big mistake to think that advertising costs a lot of money. In fact, if it costs one single cent, there is something wrong with it.

When advertising is properly done it pays all it's own bills and profits besides. To be properly done means that there should be a definite system aiming at something. The sportsman who fires all his ammunition into the air will bring home no game. Aiming at nothing, he hits exactly what he aims at. So in advertising, a definite object and a definite plan is necessary to success.

In the early days of advertising, the advertiser scattered his money with a liberal hand and trusted to luck. Space in magazines and newspapers was purchased, and orders were placed for masses of literature in the hope that sales might increase in proportion. The sales did increase in a great many cases, but as no definite system had been worked out a great deal of money was spent needlessly. Those methods are relics of the past, and advertising to-day has been reduced to a business science. The advertiser who keeps his finger on the business pulse and carefully analyzes his product and his market, can determine with great accuracy the results which will be obtained.

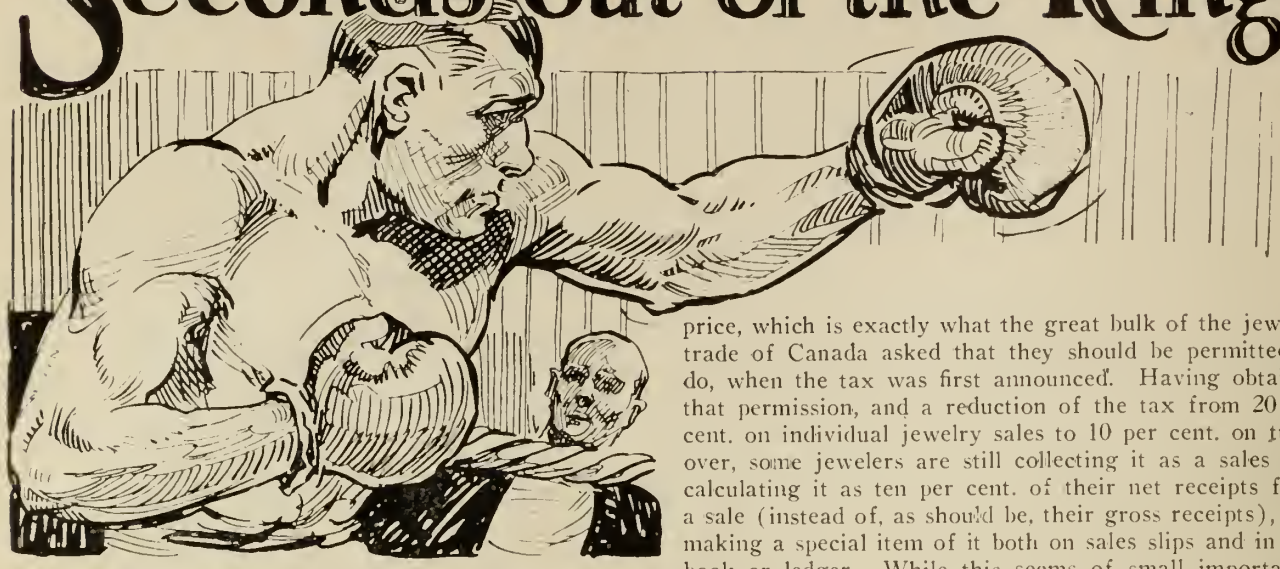
The experience of organizations who have skillfully handled their advertising and sales campaigns has been that as the volume of sales increases the advertising and sales cost decreases. The sales and advertising costs of some of the largest national advertisers are very small in proportion to the results which they accomplish. In proportion to the gross sales the Arrow Collar Co. spends 3.5 per cent. for advertising and sales, Colgates 2 per cent., Fatima cigarettes 5 per cent., Old Dutch Cleanser 1 per cent., The Portland Cement Co. 2 per cent., Packard Motor Co. 1.1 per cent. and Hudson Motor Co. 1.3 per cent.

That advertising is proving its worth and is being used extensively is proved by the fact that 150 million dollars were spent in the United States last year for advertising.

There is a greater demand for direct-mail matter and dealers helps than ever before. Much effort is being spent on selling the advertising campaign to traveling men in order that they may show the dealer distributor the manner in which the firm proposed to assist him in marketing the product. The fable that the price of a given product is lower than its nationally advertised rival because no money is being spent for advertising, has been exploded long ago. Dealers are convinced that the advertised article moves quickly, because it is known to the public, whereas the unadvertised article, even though slightly lower in price in some instances, is more expensive in the long run, since the dealer himself must pay to advertise it to his prospective purchasers.

And finally the effect of advertising on the business and industry of the country. Many of the larger concerns have taken the broad viewpoint that every advertising campaign should also make the world a happier and easier place to live in.—Advertising World.

Seconds out of the Ring!



Experiment may be Costly

IT has come to my attention this summer that many members of the jewelry trade are still collecting the jewelry excise as a tax on individual sales, and that certain officials of the Department of Inland Revenue are accepting without question returns of taxes collected in this manner.

The system is quite wrong. It is contrary to the wording and intention of the amended tax regulations, contrary to the interpretation specially obtained on this point from the Assistant Deputy Minister, and contrary to the uniform procedure resolved upon by at least one of the provincial associations in convention—that of Ontario.

Jewelers who are following the incorrect system in question are probably "letting themselves in for", considerable unpleasantness, and possibly also needless loss of money.

The correct and authorized procedure in connection with this taxation is:

First: to get it firmly fixed in the mind that it is *not* a tax on individual sales, excepting as regards the sale of pipes of over $2.50 in value.

Second: to realize that it is a tax on turnover, paid *not* by the customer to the jeweler, but by the jeweler to the Government; and calculated *not* on the jeweler's net receipts from a sale, but on his *gross* receipts from all sales save those of articles specifically exempted.

Third: in recognition of the above, to set a selling price for goods which will amply cover all that is later to be paid out in turnover tax.

Fourth: to sell the goods at that price—no mention of tax being made to the customer unless he asks, in which case he should be told that the tax is not on the sale, but on the gross turnover of your business.

Fifth: to keep a list of sales of exempted goods, and one of sales of pipes of over $2.50 in value (on which, alone, the tax is collected from the customer).

Sixth: when tax is due, total up your gross receipts for the period; total also sales of exempted goods and sales of pipes over $2.50.

Seventh: having subtracted the two last-named totals from the total of gross receipts, calculate ten per cent. of the balance and remit that sum to the collector, together with individual tax items collected on the sale of pipes of over $2.50 in value.

In the above manner the tax is absorbed in the selling price, which is exactly what the great bulk of the jewelry trade of Canada asked that they should be permitted to do, when the tax was first announced. Having obtained that permission, and a reduction of the tax from 20 per cent. on individual jewelry sales to 10 per cent. on turnover, some jewelers are still collecting it as a sales tax, calculating it as ten per cent. of their net receipts from a sale (instead of, as should be, their gross receipts), and making a special item of it both on sales slips and in day book or ledger. While this seems of small importance, it will be realized by those who give the matter a little thought that on any great bulk of sales the Government would thereby be cheated out of a substantial sum—approximately one per cent. of jewelry sales, or approximately ten per cent. of jewelry taxes.

It will also be realized that those who continue this method of collecting and paying the tax, whether or not with the consent of the district collector, are to all purposes *making false returns to the Government.*

Jewelers who have been following this system would therefore be well advised to change at once to the correct and approved form of procedure. Any variations from this are bound to be reported sooner or later, and the fact that they were allowed by the collector will prove no salvation to the merchant. Government auditors are going the rounds, their eyes open for evasions of the tax regulations, and they may drop in on any business at any time, unannounced, to examine the books of the firm. Merchants who have made payment of less than the full ten per cent. on all money received will be compelled to make payment of all arrears; and because they have collected from the customer only ten per cent. of their net receipts, instead of ten per cent. of their gross takings, the difference, when they pay it to the Government, will be dead loss to them. Those who continue to make incorrect returns in this manner are only piling up the amount they will thus lose—which, as has already been pointed out, is approximately one per cent. of turnover.

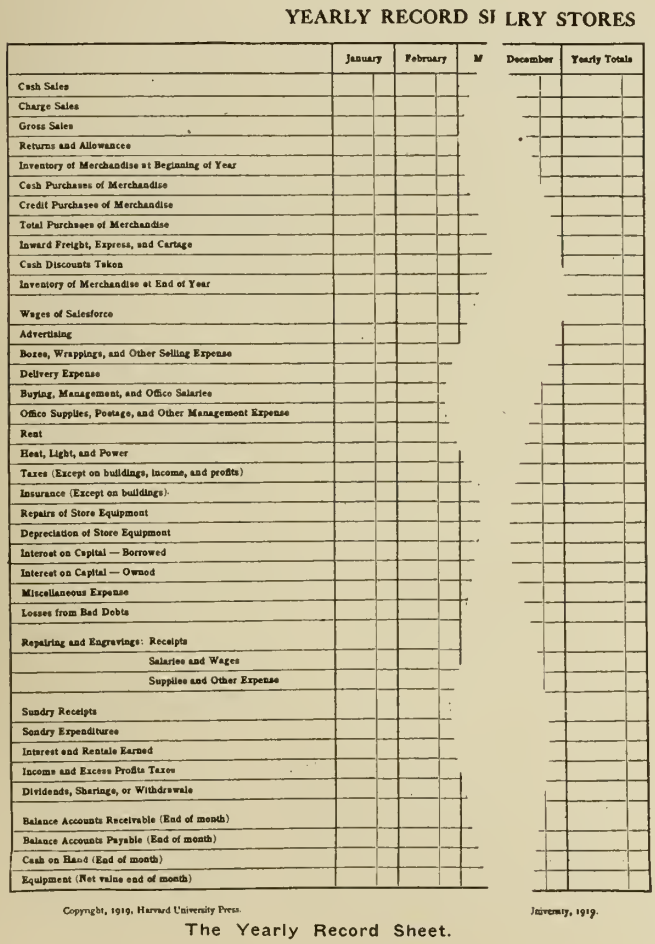
The Scrapper

To attach a key plate or ring bearing the name of the owner facilitates identification, but also gives the finder undesirable information sometimes. Nevertheless a key plate bearing a definite identification of some kind should be on every bunch of valuable keys. Said bunch could be returned by arrangement to a given bank, and if the plate bore a certain number, the number would identify the owner of the plate on the bank's books. On the back of the plate, it is a good plan to have printed some such words as this: "Three dollars will be paid for the return of these keys to—bank." By this means, the keys are usually turned in in short time.

Operating Accounts for Retail Jewelers

Introduction

THE purpose of this bulletin is to furnish the proprietors of retail jewelry stores with standard definitions of the accounts in common use in their business. This is the first step in an investigation of operating expenses in the retail jewelry business which the Bureau has undertaken in cooperation with the American National Retail Jewelers' Association, funds to cover the cost of the investigation having been donated by the Association.


YEARLY RECORD SHEET FOR RETAIL JEWELRY STORES

	January	February	M	December	Yearly Totals
Cash Sales					
Charge Sales					
Gross Sales					
Returns and Allowances					
Inventory of Merchandise at Beginning of Year					
Cash Purchases of Merchandise					
Credit Purchases of Merchandise					
Total Purchases of Merchandise					
Inward Freight, Express, and Cartage					
Cash Discounts Taken					
Inventory of Merchandise at End of Year					
Wages of Salesforce					
Advertising					
Boxes, Wrappings, and Other Selling Expense					
Delivery Expense					
Buying, Management, and Office Salaries					
Office Supplies, Postage, and Other Management Expense					
Rent					
Heat, Light, and Power					
Taxes (Except on buildings, income, and profits)					
Insurance (Except on buildings)					
Repairs of Store Equipment					
Depreciation of Store Equipment					
Interest on Capital — Borrowed					
Interest on Capital — Owned					
Miscellaneous Expense					
Losses from Bad Debts					
Repairing and Engravings: Receipts					
Salaries and Wages					
Supplies and Other Expense					
Sundry Receipts					
Sundry Expenditures					
Interest and Rentals Earned					
Income and Excess Profits Taxes					
Dividends, Sharings, or Withdrawals					
Balance Accounts Receivable (End of month)					
Balance Accounts Payable (End of month)					
Cash on Hand (End of month)					
Equipment (Net value end of month)					

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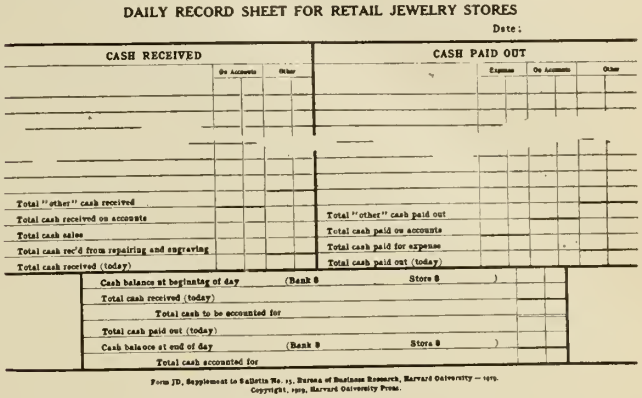
The Yearly Record Sheet.

In its preliminary inquiries the Bureau has found a great variety of definitions give nto accounting terms in every-day use in the trade. "Selling Expense," for example, seldom means the same thing to any two retail jewelers. Many jewelers, furthermore, have accounts that are by no means complete. Some proprietors include in their expenses salaries for themselves; others do not. One includes, in expense, rent for the store that he owns; a neighbor does not include rent in expense. Some retail jewelers take inventory once a year; others less frequently. Obviously a standard practice must be established, in this confusion of terms, if worthwhile figures for comparison are to be obtained. This standard practice is outlined in this bulletin.

Figures that are adjusted to these accounts are to be obtained from retail jewelers by the Bureau to show what it costs to operate a retail jewelry business. A summary will be prepared from these reports as has been done for other retail and wholesale businesses, which will give a common figure for each item of profit and expense. Every retail jeweler who keeps his records so that his accounts correspond to the standard practice can then place his own figures beside this summary and see at once how his own business compares with the average. The Bureau is carrying on this investigation primarily to obtain for teaching purposes reliable, scientific information regarding business methods and problems. At the same time it make savailable to business men the summaries of the results of its research.


DAILY RECORD SHEET FOR RETAIL JEWELRY STORES

Date:

CASH RECEIVED			CASH PAID OUT		
	On Accounts	Other	Expense	On Accounts	Other
Total "other" cash received					
Total cash received on accounts			Total "other" cash paid out		
Total cash sales			Total cash paid on accounts		
Total cash rec'd from repairing and engraving			Total cash paid for expense		
Total cash received (today)			Total cash paid out (today)		

Cash balance at beginning of day (Bank $ Store $)
Total cash received (today)
Total cash to be accounted for
Total cash paid out (today)
Cash balance at end of day (Bank $ Store $)
Total cash accounted for

Form JD, Supplement to Bulletin No. 15, Bureau of Business Research, Harvard University — 1919.
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The account as defined in this bulletin can be used with different systems of bookkeeping. The double-entry system of bookkeeping is best and its use is recommended. Other systems of bookkeeping can be used, nevertheless, and an explanation is given of a simple form of record sheets for retail jewelry stores. The experience of merchants in other retail trades who have used sheets like these indicates that full records can be kept in this way in a fe whours each month.

PROFIT AND LOSS ACCOUNT

The accounts are explained on the following pages in the order in which they appear on the standard profit and loss blank. This is not necessarily the order in which they will be arranged in the ledger. For each ledger account the debits and credits are listed. An explanation is also given for the items on the profit and loss blank that are derived from the balances of these accounts, when inventory is taken and the Profit and Loss Statement is made out.

FINANCIAL STATEMENT

Date

Assets		Liabilities	
Cash on hand and in bank		Accounts Payable	
Accounts Receivable		Notes Payable	
Notes Receivable		Accrued Items	
Net Inventory of Merchandise		Mortgage on Real Estate	
Net Inventory of Equipment		Other Liabilities	
Net Inventory of Supplies			
Prepayments			
Securities			
Real Estate			
Other Assets			
		Balance	

The accounts on the Profit and Loss Statement are arranged to show:—first, the gross profit of the business from the sale of merchandise; second, the net profit of the business after all expenses have been met; and third, the

MONTHLY RECORD SHEET FOR RETAIL JEWELRY STORES Month Year

Day of Month	EXPENSE														REPAIRING AND ENGRAVING			Sundry Receipts	Sundry Expenditures	Equipment
	SELLING			Delivery	BUYING AND MANAGEMENT		FIXED CHARGES AND UPKEEP						Miscellaneous	Bad Debts	Receipts	Salaries and Wages	Supplies and Other Expense			
	Salesforce Wages	Advertising	Boxes, Wrappings, and Other Selling		Buying, Management, and Office Salaries	Office Supplies, Postage, and Other Management	Rent	Heat, Light, and Power	Taxes	Insurance	Repairs Equipment	Interest on Capital Borrowed								
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1																				
2																				
3																				
4																				
28																				
29																				
30																				
31																				
Monthly Totals																				

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Form JM. Supplement to Bulletin No. 15, Bureau of Business Research, Harvard University, 1919.

Obverse Side of Sheet.

final surplus. The Merchandise Statement starts with gross sales. Returns and allowances to customers are subtracted to give net sales. Next, the purchase of merchandise at billed cost, and freight, express, and cartage on these purchases are added to the inventory at the beginning of the year. From the sum of these, the amount of the cash discounts taken is deducted. Then the inventory at the end of of year is deducted from the preceding figure to determine the cost of the merchandise sold. The difference between the cost of the merchandise sold and the net sales gives the gross profit.

The Expense Statement includes payments for such items as wages, supplies, and insurance necessary for operating a retail jewelry store; the loss in value of store equipment from wear and tear; a fair salary for the proprietor or partners; rent for the store, whether owned or leased; interest on borrowed money and on net investment. The sum of these expenses deducted from the gross profit gives the net profit of the business.

If a jewelry store has a repair shop, its receipts and expenses are to be kept separate from the receipts and expenses of the merchandise business. The balance of these items and the balance of any other incidental receipts and expenses, together with the balance of interest and rentals earned, are combined with net profit. From the resulting figure income and excess profits taxes, and dividends, partners' sharings, or proprietor's withdrawals, are deducted to show the final surplus or deficit for the year. This is the general outline of the Profit and Loss Statement. The individual items are defined in the following pages.

MERCHANDISE STATEMENT

This division explains the items that are used in determining gross profit.

Gross Sales.

Credits:

Cash and charge sales of merchandise.

Merchandise taken from the store for proprietor's or partner's use.

If sales are classified by departments, the amount credited to this item is the sum of the credits to the sales accounts of the individual departments.

Receipts from the repair shop are not included in Gross Sales. They are accounted for separately under the account for repairing and engraving.

The goods taken out of the store by the proprietor or a partenr for his private use are accounted for like other merchandise and included in the sales. The proprietor or partner is treated as any regular customer. Although it may cost the proprietor somewhat less to sell goods to himself, nevertheless, he incurs handling expense for these goods just as for merchandise sold to his customers. His books cannot show the real results of his business unless these goods are accounted for. The value of the merchandise taken out is charged at retail price to the rpoprietor's or partnew's account and credited to Gross Sales.

Day of Month	CASH RECEIVED					CASH PAID OUT							Cash on Hand	ACCOUNTS RECEIVABLE			ACCOUNTS PAYABLE			
	Cash Sales	Receipts from Repairing and Engraving	Cash Received on Accounts	Other Cash Received	Total	Expense	Cash Paid on Accounts	Cash Allowances	Inward Freight, Express, and Cartage	Cash Purchases of Merchandise	Other Cash Paid Out	Total		Charge Sales	Received on Accounts	Credit Allowances	Credit Purchases of Merchandise	Other Credit Purchases	Paid on Accounts	Cash Discounts Taken
	A	B	C	D	E	F	G	H	J	K	L	M	N	O	P	R	S	T	U	V
1																				
2																				
3																				
4																				
5																				
29																				
30																				
31																				
Monthly Totals																				

Reverse Side of Monthly Record Sheet.

RETURNS AND ALLOWANCES.

Debits:

Merchandise returned by customers.

Allowances to customers on merchandise not returned.

A "return" is a physical return of merchandise to the store for cash or credit. An "allowance" is a rebate allowed to a customer for some defect in the goods sold.

NET SALES is *Gross Sales* less *Returns* and *Allowances*.

This is the chief income item. From it all payments for merchandise and expense are made and the remainder may be distributed to the owners or left in the business as additional investment. Net Sales represents the real volume of business done and serves as a common basis for comparing operating expenses of retail jewelry stores. It is consequently taken as 100%, the figure upon which all percentages for profit and expenses are based.

BUREAU OF BUSINESS RESEARCH
No. HARVARD UNIVERSITY
GRADUATE SCHOOL OF BUSINESS ADMINISTRATION

OPERATING ACCOUNTS FOR RETAIL JEWELRY STORES

PROFIT AND LOSS STATEMENT, for year ending 19

Gross Sales			
Returns and Allowances			
Net Sales			
Inventory of Merchandise at Beginning of Year			
Purchases of Merchandise at Billed Cost			
Inward Freight, Express, and Cartage			
Gross Cost of Merchandise Handled			
Cash Discounts Taken			
Net Cost of Merchandise Handled			
Inventory of Merchandise at End of Year			
Cost of Merchandise Sold			
Gross Profit			
Wages of Salesforce			
Advertising			
Boxes, Wrappings, and Other Selling Expense			
Total Selling Expense			
Delivery Expense			
Buying, Management, and Office Salaries			
Office Supplies, Postage, and Other Management Expense			
Total Buying and Management Expense			
Rent			
Heat, Light, and Power			
Taxes (Except on buildings, income, and profits)			
Insurance (Except on buildings)			
Repairs of Store Equipment			
Depreciation of Store Equipment			
Interest on Capital — Borrowed			
Interest on Capital — Owned			
Total Interest			
Total Fixed Charges and Upkeep Expense			
Miscellaneous Expense			
Losses from Bad Debts			
Total Expense			
Net Profit (or Loss)			
Repairing and Engraving:			
(a) Receipts			
(b) Salaries and Wages			
(c) Supplies and Other Expense			
(d) Total Repairing and Engraving Expense			
Net Profit on Repairing and Engraving			
Sundry Revenue (Net)			
Interest and Rentals Earned			
Total Net Gain (or Loss)			
Income and Excess Profits Taxes			
Dividends, Sharings, or Withdrawals			
Surplus (or Deficit) for the Year			

INVENTORY OF MERCHANDISE AT BEGINNING OF YEAR.

This is the net value of the stock on hand at the beginning of the fiscal or business year, when stock is taken annually. Then entry for Inventory of Merchandise at Beginning of Year on this statement is the same as the entry for *Inventory of Merchandise at End of Year* on the Profit and Loss State for the preceding year.

PURCHASES OF MERCHANDISE AT BILLED COST.

Debits:

Merchandise purchased at billed cost.

Insurance on incoming merchandise.

Import duties on merchandise purchased.

Credits:

Returns and allowances received from wholesaler or manufacturer on purchases of merchandise.

Merchandise purchased is debited to this account, at the billed price, as soon as it is received. If goods are returned to the wholesaler or manufacturer, their value, whether in the form of credit or cash refund, is credited to this account. If an allowance on purchases is received, the amount of the allowance is also credited to this account.

Materials and supplies purchased for the repairing and engraving department are debited to *Repairing and Engraving*, not to Purchase of Merchandise at Billed Cost..

INWARD FREIGHT, EXPRESS, AND CARTAGE.

Debits:

Freight, express, and cartage or drawage on incoming merchandise.

Transportation charges on incoming merchandise are not an expense of doing business, but a part of the cost of the merchandise. The cost of the merchandise purchased is the cost delivered at the retailer's store. The amount of these transportation charges depends not upon how the store is operated, but upon the place where the merchandise is bought and the distance that it is carried.

GROSS COST OF MERCHANDISE HANDLED.

The sum of *Inventory of Merchandise at Beginning of Year, Purchase of Merchandise at Billed Cost, and Inward Freight, Express, and Cartage* gives Gross Cost of Merchandise Handled during the year.

CASH DISCOUNTS TAKEN.

Credits:

Cash discounts taken for the early payment of bills.

Cash discounts actually taken, whether they are all or only a part of the cash discounts offered, are credited to this account.

NET COST OF MERCHANDISE HANDLED.

Cash Discounts Taken are deducted from *Gross Cost of Merchandise Handled* to determine Net Cost of Merchandise Handled during the year.

INVENTORY OF MERCHANDISE AT END OF YEAR.

Debits:

Net cost of merchandise on hand at end of year, less whatever allowance is made for depreciation of merchandise. (Cost of equipment *not* included in this item.)

In order to make out an accurate Profit and Loss Statement and balance his accounts, it is necessary for the retail jeweler to take stock at least once a year. Only by knowing the net value of the merchandise he has on hand is it possible for him to calculate accurately his profits or his net worth.

If the market price of merchandise is lower at inventory time than the billed cost of the goods on hand, the difference should be subtracted from the gross inventory. The safe rule is "cost or market, which ever is lower."

COST OF MERCHANDISE SOLD.

Inventory of Merchandise at End of Year subtracted from *Net Cost of Merchandise Handled* leaves Cost of Merchandise sold.

Since inventory is taken at cost, Cost of Merchandise Sold is the figure that is divided by the average inventory to determine the rate of stock-turn.

GROSS PROFIT.

Cost of Merchandise Sold subtracted from *Net Sales* leaves Gross Profit.

New Scheme for Horological School

ACCOMPLISHMENT of the greatest need of the jewelry business in Canada for years—the establishment of a permanent Horological School under Government control—has now been achieved and "The Ontario Horological School, Limited," will soon cease operations and the equipment be moved to the Central Technical School, Harbord and Lippincott Streets, Toronto.

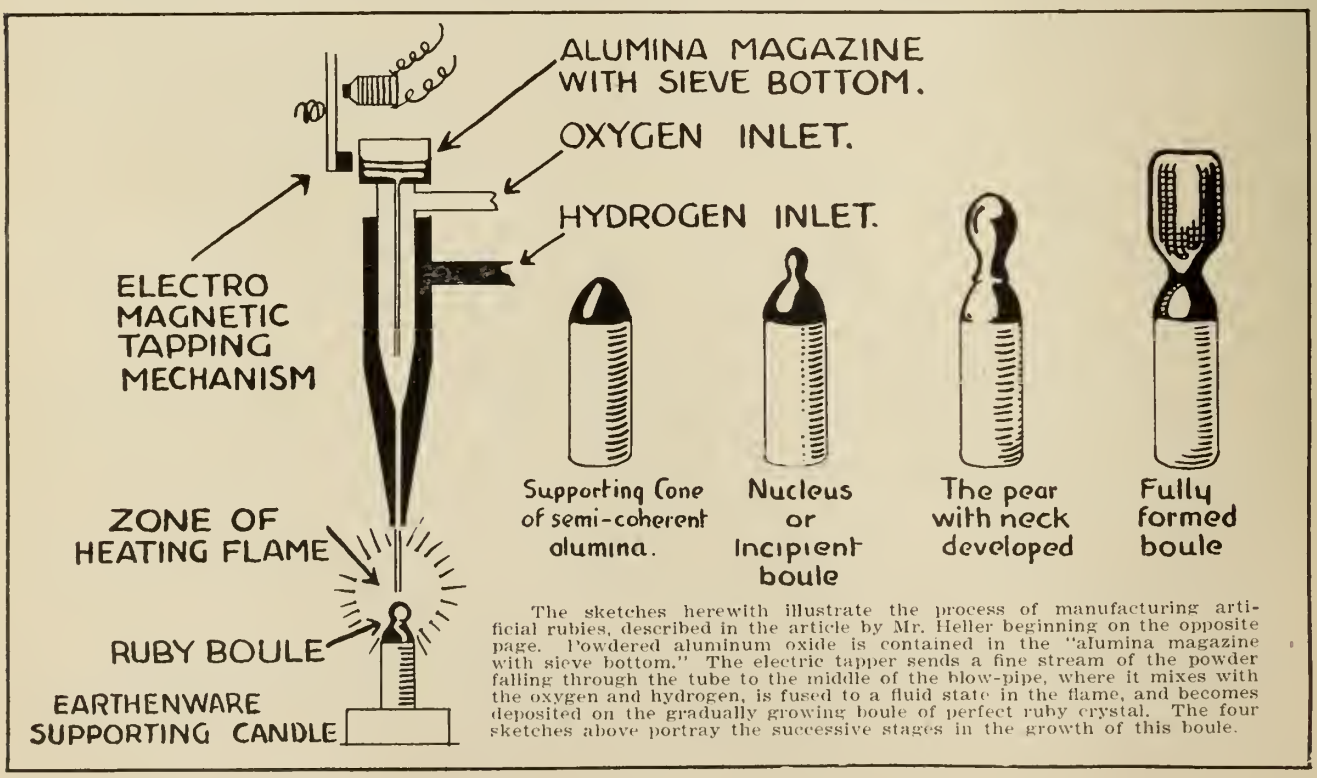
This achievement has been rendered possible through the co-operation of the Advisory Industrial Committee of the Toronto Board of Education with the executive of The Ontario Horological School. The institution has now been running a year, and a large number of its graduates are already holding positions among the retail jewelers of the Province, almost all of them giving very good satisfaction. The class, at its high peak, numbered 116; but this has now dwindled down to about 70, and as the term closes, many more will be leaving every week. The policy of the management has been to restrict the attendance to returned soldiers, only a few civilians having been enrolled during the early stages. Of late however there has been a number of applications and there is no doubt but that there will be a good class after the Department of Civil Re-Establishment ceases its operations.

The agreement under which the school is to be transferred to the Department of Technical Education provides that the management shall continue under the present executive until the class is diminished to about 30 students, as this is the number that can be permanently provided for to the best advantage in the Technical School. Sufficient equipment will be taken over for the operation of a class of this size and the balance in the present school will be disposed of and "The Ontario Horological School, Limited," wound up.

The trade owes a very great debt to the men who financed this undertaking for the trade and devoted their time and attention to its management. Among these are such men as Thomas Roden, Roden Bros., Ltd.; N. C. Maynard, Ryrie Bros., Ltd.; H. B. Kent, Kent's, Ltd.; H. W. Tisdall; B. M. Chapman, Chapman Bros.; M. T. Ellis, Ellis Bros., Ltd.; P. Roden, Roden Bros., Ltd., and many others of similar status in the jewelry trade. Only those who have been intimately connected with the school can have an adequate idea of how great a tax it became on the officers directly in charge, or of the manifold difficulties that arose in connection with its operation. The arrangement that has been concluded is a very happy one from every point of view, the present executive being relieved from the duty of overseeing the management and Toronto securing a horological school which will be a creditable addition to its present technical system.

The only possible contingency that can operate to the handicapping of the new school is a shortage of students. It is not thought that this will ever prove serious but it is the duty of every retail jeweler throughout the country to be on the lookout for possible students and to encourage boys to take up horolgy. Under the direction of Dr. A. C. Mackay, there can be no possible doubt of the efficient manner in which the school will be conducted. The present principal, Mr. Watson, will be taken over by the department and the work will run along just as it has been going, but the trade must take an interest in it, and make sure that this great work that has been accomplished be not nullified by a lack of support from those whom it will directly benefit.

The new arrangement, it is understood, is likely to take effect after the first of the year. Meantime the school is carrying on as usual. It has been found necessary to change quarters within the next week or two, and communications and enquiries, either with regard to the current course or concerning the next succeeding course, should be addressed to the principal, Mr. T. A. Watson, care of Ontario Horological School, City Registry Building, Albert St., Toronto.



The sketches herewith illustrate the process of manufacturing artificial rubies, described in the article by Mr. Heller beginning on the opposite page. Powdered aluminum oxide is contained in the "alumina magazine with sieve bottom." The electric tapper sends a fine stream of the powder falling through the tube to the middle of the blow-pipe, where it mixes with the oxygen and hydrogen, is fused to a fluid state in the flame, and becomes deposited on the gradually growing boule of perfect ruby crystal. The four sketches above portray the successive stages in the growth of this boule.

Precious and Synthetic Stones*

By Milton H. Heller.

IN this little discussion on precious and synthetic stones it is not intended to cover the whole field of the various nature-made and man-made gems. We will simply take up four leaders, the diamond, the ruby, the emerald and the sapphire, and study them—not from the usual standpoint of their market price and market conditions or the present and probable supply—but from a different angle, which may be new to some and perhaps a little uncommon.

We all know that a diamond is a transparent, crystalline substance, white or slightly tinted, emitting when properly cut a magnificent play of colors. We know likewise that a ruby is red and transparent and that it exhibits certain light effects under certain conditions when cut in certain form.

This knowledge is both valuable and useful, to be sure. But does it explain what a precious stone is, what qualities it possesses, what makes it precious, or how it came to be created? Hardly. And these questions, which are so fascinating as subjects for study or thought, can be answered with reasonable certainty.

What will be presented in this discussion, therefore, will be the facts which show what constitutes a precious stone, how a precious stone came to be, the attempts men have made to duplicate these precious stones, and finally to what extent they have been successful.

Precious stones as a class possess certain basic distinctive features. Their beauty, hardness and color, the manner in which they affect light which passes through them, their permanence, their resistance to the action of light, and their capability of retaining their form and purity under the action of warmth, wear and dust—these and other qualities they exhibit in such different or unusual degree that they are immediately placed in a class by themselves, separate from other minerals found in the earth or other substances elsewhere met with. Add to these qualities the condition of comparative rarity, a condition where the demand exceeds the supply, and we have, broadly speaking, the "makings" of a precious stone.

Such are the generalizations which apply to precious stones. And, although these conditions are as a rule essentials for a precious stone, it might be interesting to note in passing that there are two particular qualities which far outweigh all the others in determining the value of a stone. These two important factors are rarity and public opinion or fashion. Thus we can readily imagine that if the comparatively common amethyst should chance to be made extraordinarily conspicuous by one of our good society leaders, and the fashion should "take" with our many good society followers, the available stock on hand would very soon be absorbed and this semi-precious stone would rise to the nobler classification of a truly precious stone, in spite of the superior beauty and other finer qualities of the now rarer gems. However, I have no tip from Newport that this is going to take place, and although a like condition actually prevails to-day in the jade market—and of course it is just a possibility that this can happen to amethysts—I would not recommend that anyone hold out for higher prices on this basis alone.

CHEMICAL ASPECT OF GEMS.

And now, how did these precious stones of which we speak come to be? How were these exceedingly rare and surpassingly beautiful crystals, so much sought after since the dawn of history, formed or created—and what mysterious make-up in their composition sets them aside as so different and so superior? These questions, you may say, are not answerable, and perhaps that is partly true—but modern science, which delves into all secrets, discovering the unknown and accomplishing the impossible, has presented us with some facts over which we may ponder with intense interest and even amazement.

The chemist is the first to help us solve these problems. There is scarcely any form of matter, be it solid, liquid or gas—and by matter we mean any material substance such as air water or stone—which has not yielded to him the secret of its composition, of the substances which compose it. By his system of analysis; that is, by decomposing or breaking up substances into the elementary or simpler forms of which they are composed, he reduces even the most complex materials to those mysterious letter symbols which form his trade language. In other words, he takes a compound, which simply means a form of matter such as stone, and decomposes it by his chemical methods into simple or elementary parts, or elements.

From the chemist in his work of analysis, therefore, we get our first ideas of how these precious stones came to be. He has studied them minutely and with illuminating results.

He has found that the diamond is composed exclusively of the element carbon, an ordinarily common element which we buy in different form in coal at the rate of about $13 a ton. Further than this, he has found that the diamond is three and a half times as heavy as water, and that it is the hardest substance known to man, and it breaks white light passing through it into the elementary parts—thus presenting the spectrum or rainbow play of colors for which it is so much prized.

The emerald, it has been found, belongs to the beryl family. Chemically, it is a silicate of aluminum and glucinum, containing a small amount of oxide of chromium. It shows a deep green transparent color which is more fascinating to many than the brilliancy of the diamond. It is almost three times as heavy as water, but not nearly so hard as the diamond, being the softest of the precious stones.

The ruby and sapphire, analysis has shown, are very much alike. In fact, both are of the corundum family, their main constituents being corundum, or oxide of aluminum. The difference in composition between these two stones consists simply in the fact that the ruby contains a small percentage of oxide of chromium with the oxide of aluminum, while the sapphire has small percentages of oxide of iron and oxide of titanium along with the corundum constituent. These stones are exceptionally heavy, being four times the weight of water. In color, the ruby is deep red and transparent, and the sapphire blue or sometimes white; both are characterized by their extreme hardness, being nearest to the diamond in this respect.

GEOLOGISTS' THEORIES.

Having ascertained the composition and nature of these various stones, we next turn to the geologist for information. He has taken these facts and from his knowledge of the conditions and laws of changes in the earth has brought to light some extraordinary evidence. It is a remarkable fact that, precious as are certain stones, such as the diamond, emerald, ruby or sapphire, they do not contain any of the rare metals like gold or platinum, which

**Address before the Eleventh Annual Convention of the New York State Retail Jewelers' Association, at Syracuse.*

occur deep down in the earth. These stones are composed entirely of carbon, oxygen, aluminum, etc., elements which are found in the upper crust or layer of the earth; and this notwithstanding the fact that the stones themselves are found deep down in the ground. These facts are very significant and point conclusively to the way in which the stones came to be.

The theory is simple. Consider water percolating or dripping through the crust or upper layer of the earth as it would through a layer of mixed sand and sugar supported on some sieve-like surface. In passing through the upper layer of the earth the water dissolves certain of the constituents just as it would dissolve some of the sugar in passing through the layer of sugar and sand. The water percolates for a depth into the earth; and some of it at least goes far down to the deeper parts, carrying along in dissolved form some of the constituents of the earth's upper surface. Deeper and deeper does this water permeate, until at last it enters some rock cavity and is imprisoned, unable to get away.

The deep rock cavity becomes slowly filled with some water, which is all charged with the dissolved constituents of the earth's upper crust. Finally, a change in temperature may suddenly occur, or some of the water evaporates, or more of the dissolved constituents may come into the cavity than the water filling it can dissolve. If any of these things should happen, a peculiar change known as precipitation would take place.

To more fully understand this precipitation, let us imagine we are looking at a cavity deep down in the earth that is filled with water, which has filtered through from the surface and which contains some of these constituents in solution. Imagine that a particle of this same constituent of the earth's surface which has been carried to this great depth but is not in solution, has somehow been forced into this cavity. A certain amount of this substance will suddenly come out of solution and reappear as countless minute solid crystals of the material. This reappearance in the form of small crystals is called precipitation and is caused by the presence of an over-abundance of the material dissolved in the water. The small crystals which have been precipitated will, of course, fall to the bottom of the cavity. Suppose this change should happen a number of times? It is evident that quite an accumulation of these small crystals will result. These crystals become packed harder and harder in the cavity, perhaps by further accumulation of crystals, perhaps by pressure from the outside, until, finally, after the lapse of ages a natural gem of indescribable beauty is found exactly filling the cavity in which it was formed.

DEMONSTRATING THE THEORY.

To further illustrate this formation and to see with our own eyes just what takes place, I have here prepared a little experiment. It might be of interest to state that, according to our best present knowledge, this little demonstration is exactly similar to the processes which take place in the earth. And, although the matter of change of temperature, of which I am taking no note, enters both into the process which takes place in the earth and the experiment which is about to be performed, the fundamental reason for the changes which occur in both cases are as has been stated—precipitation due to the presence of an excess of the dissolved material in the water.

We have in this beaker, which we can imagine is a rock cavity in the earth, a water solution of a powder known as Glauber's Salt, a compound of sodium sulphate. This solution was made by dissolving one part of Glauber's Salt in three parts of water. Now, without heating or performing any other action upon the solution, we will add just one more crystal of the Glauber's Salt. Almost immediately, as you see, the contents of the glass have crystallized into a solid mass which exactly fits the contour of the vessel, the water being entirely absorbed in the crystals. This action is due to the extra crystal of Glauber's Salt, which we drop into the solution and which caused the Glauber's Salt content of the solution to become too great for the solution to hold. We now have what might be a precious stone; and without any doubt would be, if continuous pressure, with perhaps an extreme of high or low temperature, could be applied to it for a few thousand years.

At any rate the formation of a natural precious stone is not greatly different, and after being subjected for a period of ages to the washings of moisture, to the contact of the bed which contains it, to the action of changes of the earth's temperature in its vicinity, it finally emerges because of volcanic eruption, earthquake, landslide or the like, or is discovered, as a rare and valuable specimen of a compound of earth crust and water as simple as the Glauber's Salt in this beaker, or as pure as the crystallized carbon which forms the diamond.

Thus we get some idea of how modern science has dug into the mysteries of nature's stone-making, how it has unearthed the processes which went to make up these treasures, as well as how it has examined and analyzed the products themselves so as to wring from them the secrets of their preciousness.

SOME EARLY EFFORTS.

The chemist next turned his attention to the other, and we might say opposite field of endeavor. Having analyzed a substance, it is his habit next to try to build it up from its simple constituents by combining these in such a way as to form the original substance. This method of building up a complex substance from its simpler parts is called synthesis, from which word we derive our name of synthetics when applied to precious stones made in the laboratory. Small wonder is it, therefore, that with the additional incentive of the great value of his products should he be successful, the chemist should turn his thought and attention to the synthesis of precious stones.

Just at this point it is necessary to point out the difference between the synthetic stone and the reconstructed stone, for these two classes are frequently confused. A synthetic stone is a stone made in the laboratory from the actual simple elements that go to make up the finished product. A reconstructed stone—and let us here note that there are practically no reconstructed stones being manufactured to-day—is made by fusing together bits of the genuine stone in such a way as to produce a large mass from a number of small ones.

In the case of the diamond, the method of synthesis was arrived at not by following the process of evolution in the earth, but by an unusual discovery. A French chemist, Friedel, while examining a meteorite which had fallen from the skies, found tiny diamonds imbedded in the mass of iron. It occurred to Moissan, another chemist, that by reproducing the fiery conditions of the meteor he might be able to make diamonds. Accordingly he placed a crucible containing pure iron and very pure carbon in the terrific heat of an electric furnace. The carbon dissolved in the molten iron, and while the material was at a white heat, he plunged it into a bath of mercury. The sudden cooling caused a tremendous internal pressure on the particles of carbon which had dissolved in the iron. Upon examination after the mass had cooled, it was found that the particles of carbon had been transformed into minute diamonds. However, this is as far as the process has ever been carried, and though chemists for many years have attempted to improve it, the manufacture of diamonds is still in the experimental stage.

The synthesis of the emerald has likewise not been carried very far. Hautefeuille and Perry, in 1890, made a solution of the constituents of the gem in their relative proportions. The solution was kept at a temperature of 800 degrees C for fifteen days. At the end of this time it was found that tiny emerald crystals had formed. These were perfect in every respect, but were, of course, much more expensive than the earth-made product. Beyond this attempt no one has succeeded in making the emerald, and this experiment, though interesting, is not very instructive. The process, like that for the diamond, is still in the experimental stage.

SUCCESS WITH THE RUBY.

Not so with the ruby or sapphire, however. They have both been successfully synthesized on a commercial scale and many fine synthetic specimens of both are to be found on the market to-day.

The ruby was the first precious stone to be manufactured commercially. Its history is fascinating. As stated before, it is simply oxide of aluminum with a small amount of oxide of chromium, which gives to it the brilliant red color. Many methods of making the ruby were tried from 1870 to 1890, all more or less successful from the chemical standpoint, but failures from the commercial point of view. It happened, however, that rubies appeared on the market of Geneva, whose origin could not be accounted for. As a matter of fact, a curate of Geneva had succeeded in fusing chips of natural ruby given him by the lapidaries into large stones. This brought about a revival of interest in the synthesis of the ruby, for it was argued that if ruby chips could be fused the oxide of aluminum, of which they are composed, could also be fused.

Professor Verneuil, the famous French chemist, finally succeeded in making the ruby, though only after many years of painful research and hard toil. He used a modified inverted oxyhydrogen torch, producing a flame which varied in different zones from 1900 degrees to 2400 degrees C. The torch is made of two tubes, one inside the other. The inner tube, which carried the oxygen, extends about a foot beyond the outer or hydrogen-carrying tube. The ruby forming powder is placed in a sieve-bottom box in the top of the oxygen-bearing pipe.

When the torch is lighted, a small automatic hammer begins to tap the powder-bearing box, thus causing small particles of the powder to fall into the flame. At first the flame is comparatively cold and just warms an earthenware rod that is so placed as to catch the falling powder. As the powder continues to fall on the rod, it forms a pyramid of fritted aluminum. The heat is then gradually increased until the apex of the pyramid becomes molten and a tiny stalk or pinhead appears. Each succeeding particle of powder which falls increases this pinhead in size until a pear-shaped or so-called ruby "boule" is produced.

The stone cut from this "boule" is in every way similar to the natural ruby. Physically and chemically, from standpoint of hardness, structure, color, brilliance or composition, these stones are identical. Perhaps the only way of telling the synthetic from the natural is that in the natural the imperfections have flat bounding sides and in the synthetic the imperfections have round surfaces and are simply air bubbles. Even in the pamphlet, written by Noel Heaten, B.S.C., F.C.S., for the Burma Ruby Mines, Ltd., it is said that these synthetics are, to quote exactly, "artificial corundum which has the same composition and properties as the natural stone and only differs from it in being made artificially," and again, "as far as chemical composition and properties go these stones are identical with the real ruby."

The synthetic ruby industry, as will be remembered, was inspired by the fusing together of ruby chips. However, sapphire chips could not be fused in the oxyhydrogen flame or by any other method, since their color disappeared in such an operation.

THE SAPPHIRE INDUSTRY.

If I may be allowed to trace the history of the sapphire more personally, I will say that up till the year 1909, sixteen years after the ruby had been invented by Professor Verneuil, no method which showed any signs of final success had been evolved for the sapphire. In the meanwhile we had in our laboratories in Paris manufactured the ruby by Professor Verneuil's process with marked success. In 1909, however, our firm determined to make the most extensive investigation on the sapphire and its synthesis that had yet been made. Accordingly, Professor Verneuil, who was the greatest authority on this line of research and therefore the logical man to undertake the work, was solicited by my father to take charge of our laboratory. This Professor Verneuil finally agreed to, after it had been shown him that the work would be exclusively scientific, and with an able American assistant, I. H. Levin, the work was commenced. Experiments and research were carried on for nearly two years, during which time almost innumerable technical difficulties were met and solved and seeming hopeless obstacles overcome.

Professor Verneuil finally succeeded later in 1910 in evolving a method for the synthesis of the sapphire, based on the previous synthesis of the ruby which he had discovered. These synthetic sapphires compared favorably with the synthetic rubies which were their forerunners. The synthetic sapphire, like the synthetic ruby, has all the beauty, hardness, durability and other qualities of the natural sapphire; and as Prof. Alfred J. Moses, the well-known mineralogist, who made a careful test of these stones, concluded, "any two natural substances which are as nearly identical in chemical and crystallographic characteristics as the specimen submitted and natural sapphires can only be called identical. The difference is one of origin."

And thus we see the difference between the nature-made ruby and sapphire and the man-made synthetic reproduction of the same. The difference is purely one of origin, the former coming from nature's laboratory deep in the ground, and the latter from man's fiery processes in his own man-made laboratory. In characteristics and intrinsic value both are identical.

Synthetic stones are not imitations. Imitation stones are usually simply glass or paste. They possess neither the hardness, color, brilliancy nor properties of the natural. They are merely, as their name states, imitations. Imitation precious stones are intrinsically valueless, synthetic precious stones are intrinsically as valuable as their natural counterparts, the difference being one of origin solely.

And yet, synthetic stones are to-day hardly known to the masses of people. True as it is that they are used in growing quantity both in this country and Europe, they are nevertheless still comparatively unknown. The immense field which stands before the jewelry world can first be realized when it is remembered that the love and desire for precious stones amount with many to the proportions of a natural instinct. It is small wonder that people generally, spurning the imitation as lacking in beauty and valueless in quality, eagerly grasp the opportunity for possessing a genuine synthetic. Here, indeed, lies a tremendous field of expansion for the jeweler if he will but educate his public to its possibilities. The synthetic to-day holds a most alluring prospect for those who will grasp their opportunity.

The Pearl

III.—Its Odd Relatives

By Estelle Arnold.

"If thunder rattles through the sky
The closing shells in panic fly;
Killed by the shock the embryo pearls they breed
Shapeless abortions in their place succeed."

MANY and varied are the forms of pearls produced by the mollusks. Those that are used and valued besides the perfectly spherical are:

The pear shape: which were highly prized by the people of fashion of ancient Rome (when pearls were termed "Margaritæ"), who wore them for terminating pendants. Two or three were sometimes placed together, and when so worn were called "crotalia" (rattling) from the sound they produced when they clashed together.

The Button pearl: which is found attached to the shell, usually of hemispherical form, but with flat or convex back, which side lacks lustre.

The Drop: a long pearl, sometimes like a spear-head in form.

Petal pearls: flat and more pointed at one end than another, like a petal or leaf.

The Wing: resembling its name.

The Dog Tooth: long and narrow, with one end slightly pointed.

The arrangement of the concentric coats of the pearl depend upon the way in which it moves about in the shell of the mollusk.

Ovoidal, or egg shape, pearls sometimes contain two nuclei, or two originally separate pearls inclose in one coat, thus forming a single ovoidal pearl.

Especially abundant in the fresh water mussel, though far less in value, is the irregular form known as baroque pearl. This is really a mass of nacre that has been formed around large, rough foreign bodies that have gotten into the oyster. They are sometimes hollow and are then known to the jeweler as *coq de perle.*

Owing to the nature of the baroque pearl it is possible by slight alterations to convert the many peculiar varieties and forms that are met with into caricatures.

The great Parisian jeweler, Carie, makes mention of a wonerful pearl that in its natural state bore a striking resemblance to the order of the Holy Ghost, in the divine form of a dove.

The emblematicizing of purity that has been attributed to the pearl has not always been confined to perfect pearl, as is seen in decorations of many rich vestments of some of the well-known shrines of the world. Particularly noted is the famous collection of jewels in the treasury of the Santa Casa at Loreto, Italy, which was plundered during the French occupation in 1797. But there was placed in the niche of the statue of the Virgin in the sanctuary—says Lassels, in "The Voyage of Italy"—a great pearl set in gold, engraved with the image of the Virgin and Child, this being a baroque pearl or pearls, completed by enamel work so as to represent the sacred figures.

The pectoral cross worn in solemn procession by the prior to the monastry of San Lorenzo del Escorial in Spain, was adorned with five perfect emeralds, five diamonds and five pearls, from which hung the splendid pear shape pearl, the gift of Philip II of Spain in 1595, and one of the finest acquired by that monarch, who possessed a great admiration for these gems. This particular pearl came from Panama and was known as "Peregrina."

How a well-turned speech gained the favor of a King is told in a story of another famous pear-shape pearl, weighing 630 grains, known as the pearl of Gorgibus. It was brought from the Indies by one Gorgibus of Calais, a merchant, whose reply to Philip IV of Spain as to why he had ventured to put all of his fortune into such a small object, was: "I knew there was in the world a King of Spain to buy it of me."

The speech received its royal reward.

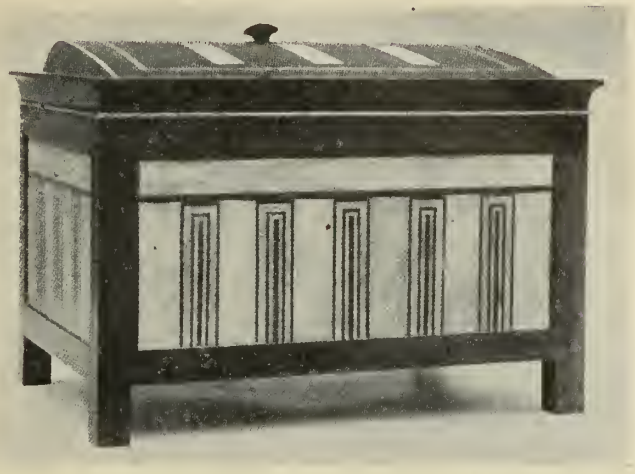
While a damaged or discolored pearl may sometimes be peeled off, a perfect but smaller pearl being thus obtained, it is seldom completely successful. As a rule, the underlying coat is dull and lustreless. Therefore, it is very rarely that a really dull pearl may be improved by peeling off its outer coat.

While the most foolish and irrational ways have been resorted to for their restoration, such as immersing them in the sea for a long time, feeding them to hens and doves, their freshness and delicacy once lost is lost forever.

The craftsmonship of present-day Chinese silversmiths is well illustrated in this pair of napkin rings. The well-known-and-justly-famous Chinese dragon graces ove, and on the reverse of the ring is the Chinese idogram representing (as nearly as possible) the English name of the possessor. The other ring carries in addition to the owner's name, the characters indicating the favorite Chinese greeting of "wealth, long life, and happiness."

4,000 Years-Old Jewel Cases

UNUSUAL interest attaches to two jewel caskets, belonging to a long-dead Egyptian princess, which were recently reconstructed by the Metropolitan Museum of Art, New York. These were seemingly intended to contain not only the jewels of the dead princess, but her toilet articles including (should it be whispered concerning the dead?) her razors! One of the caskets was a veritable jewel in itself, being richly decorated with gold, carnelian, blue glaze, and ivory.



The smaller casket.

It is not often that one is let behind the scenes of the archæologist's work, but in this instance the history of the caskets, their discovery, and their reconstruction, is entertainingly told by the man who was himself in charge of the reconstruction, "A. C. M.," who writes as follows in the museum's "Bulletin":

The story begins in the nineteenth century B.C. with the death of a certain Egyptian princess named Sathathor-iunut, daughter of the twelfth-dynasty king Senusert II. A tomb, cut through some thirty feet of solid rock, had already been prepared for her within the enclosure wall of her father's pyramid, and here, in a massive stone sarcophagus, the body of the princess was duly laid. With her in the tomb, in a recess cut for that purpose in the side of the chamber wall, were deposited what were obviously her most valued possessions, a pair of ebony caskets, lavishly decorated with ivory and gold, and containing her jewelry and the articles of her toilet. The burial ceremony concluded, the door of the chamber was sealed, the burial shaft was filled, and the princess, with her caskets and her jewelry, was left to fend for herself in that new phase of life beyond the tomb in which the Egyptians had such profound belief. For a while—possibly two or three hundred years—her rest was undisturbed. Then with the decay of her father's house came the change of dynasty: gradually, as the revenues which the king had set aside for their service were stolen or diverted to other uses, his pyramid and temple were neglected and allowed to fall into decay, and finally, overtaken by the fate which every Egyptian feared most and which few escaped, his tomb and those of his family were abandoned to the mercies of tomb robbers. In the systematic search for loot the tomb of our princess was not overlooked. The shaft was reopened, the sarcophagus lid was broken, the mummy of the princess was hauled out and pulled to pieces, and her bones were broken and scattered. In some miraculous way the caskets escaped this orgy of destruction; for by an extraordinary oversight the tomb robbers neglected to investigate the open niche which contained them, though it stood within easy reach of their hands. Whatever the reason, haste or the semi-darkness in which they worked, the fact remains, that the thieves withdrew with the plunder they had secured from the body, leaving the niche with caskets and jewelry still intact. For a time the grave remained open, accessible to all but visited by none, save possibly the great white owl which startles the modern excavator as it rises ghostlike from an open shaft, and whose eggs one finds so frequently in plundered graves. Then, as happens so quickly in the wind-blown desert, the process of refilling began, and in a very few years the scar was healed, and nothing remained to mark the evidence of a grave but a slight hollow on the surface.

Three thousand five hundred years passed by. The Hyksos invaders came, conquered, and were driven out: Egypt extended covetous hands toward Asia, became an Empire, came to grips with her great eastern rival, waged her long duel, and sank back exhausted to fall an easy victim to Alexander: the Ptolemies passed in brief magnificence and long-drawn-out debauchery and sold their throne to Rome: Christianity made its instant appeal, to be superseded a few centuries later by Islam: Egypt became a dependency of the Caliphate, and one foreign viceroy succeeded another as the rival Mohammedan sects intrigued and murdered their way to supremacy: Mamelukes succeeded Caliphs, and were themselves driven out by Turks: Napoleon fought his battles on the Nile: Mohammed Ali founded his dynasty, rebelled against Turkey, but was denied the fruits of his victory by the European Powers: the bankrupt Ismail made inevitable the Allied Occupation. Three thousand five hundred years of crowded history, and through it all the jewelry and caskets of this long-forgotten princess lay buried in their niche, the beads separating as the strings which held them rotted away, and the caskets, soaked by the rain floods that had percolated through before the shaft refilled, disintegrating and weakening little by little, and finally falling apart, scattering and crushing in their fall the ivory and gold with which they had been covered.

Strips of ivory matched and laid out for re-assembly.

We pass on now to 1914 A.D., when the spade of the modern excavator takes up the story. In the spring of that year Professor Flinders Petrie, working on behalf of the British School of Archæology, made an exhaustive search of Senusert's pyramid and its dependencies, and in the course of this work the grave of our princess was cleared once more. There was the sarcophagus with its broken lid, just as the

grave robbers had left it—within it, all that remained of the mummy, a couple of amazonite beads—and there in the side of the chamber wall was the open niche, half full of mud, as unlikely looking a place for treasure as one could well imagine, and to all seeming not worth the trouble of clearing. However, to make a clean job it was done, and with the first blow of the workman's pick came the glint of gold.

Gold and gem inlaid top of larger casket.

The remains of the caskets—some thousands of pieces of ivory and gold—were carefully collected, washed from the mud, and taken to England with the jewelry, and there, after a preliminary sorting and study of the material, a tentative paper-reconstruction of the larger casket was made. In the spring of 1916 the whole find was acquired by the Metropolitan Museum, but in view of the unsafe condition of shipping at the time it was decided not to bring it to New York, and it lay buried for the remaining period of the war in a safe deposit vault in London. Arrived in the museum in the fall of 1919, the jewelry was placed on exhibition in the Room of Recent Accessions, and remained there for several months. At the same time the work of reconstructing the caskets was taken in hand, a task which has just been concluded after seven months of work.

As a preliminary step, the pieces of ivory were soaked in water for several days, to rid them of the salt which had already begun to work out to the surface, and which would in time have completely ruined them. Then, after drying, they were sorted by shape, thickness, and color, and gradually fitted together. Careful work in the tomb had kept the remains of the two caskets apart, and this, with the preliminary sorting that had been done in London, was of the greatest assistance. Many hands took a share of the work. The actual gluing together of the fragments and the restoration of the missing pieces was done by Mr. Miki; the carpentry work and the assembling of the various parts of the caskets was carried out by George Clarihew; Miss Cartland was responsible for the color restorations of the glaze and carnelian; and in the early stages of the reconstruction I had the advantage of Mr. Winlock's help and advice.

A few notes on the actual reconstruction may be of interest. The wood, as we have already stated, had gone to powder, but enough remained to show that it was composed of a light, streaky, Sudanese ebony, a variety known in America as marble wood. For the larger casket the ornamental details could be worked out almost exactly from the remains of ivory and gold, and there were very few doubtful points. The site of the corner posts was determined by the gold feet-coverings, which had been preserved intact. The length and width between corner posts was settled exactly by the dimensions of the ivory slabs above the panels. For the size of the panels themselves, exact measurements were possible in some cases, and their number was determined by the 20 gold *Ded* signs for the larger panels, and the 16 gold and carnelian squares for the tops of the smaller ones. One of these carnelian squares was missing, but the gold frame for it remained (filled in the restoration with colored plaster). The blue glaze strips that filled the narrow panels were still preserved, but they had lost all their color, and so imitations in colored plaster were inserted. The width of the dividing strips of ebony between the panels worked itself out automatically by dividing into the number of spaces required the difference between the slab lengths and the combined panel widths. For the height we had as certain factors the ivory cornice, the gold torus-moulding, the width of the slab, the length of the panel, and the height of the gold foot. The ebony strip below the panels was shown to be necessary by the fact that the ends of the panel ivory and of the gold *Deds* were left rough; the one above was needed, both for symmetry, and for providing a space for the side fastening-knob. The height of the legs was copied from a box of the same period in the Louvre. Of the silver struts at the bottom of the box proper fragments were left, and the exact shape was given by the rounded ends of the gold feet.

The extra bars of ivory below the ends of the casket were a puzzle for a time, but their position also was shown by the Louvre box. The shape of the lid seems at first strangely unfamiliar, for on the monuments the tops of such shrine-shaped boxes always have the curve running lengthwise to the box. There was, however, no question in this case as to the direction of the curve, for the ivory that formed the ends of the lid came together almost perfectly. The Hathor heads were spaced out on the lid, and the shape of their wigs worked out from the tiny strips of gold. The blue of the wig, six of the eyes, four of the carnelian wig-pendants, and the colored part of the pectorals are restorations.

For the smaller casket there was very much less evidence to go upon, and the restoration is in some points

The larger casket.

frankly conjectural. It was certain from marks on the ivory that the wide panels and the narrow strip panels were to form part of the same scheme of decoration. They were therefore alternated, like the panels of the larger casket. It was also manifest from a study of the same markings that to complete the design the introduc-

(*Continued on page 72*).

An Unlimited Time Guarantee— Strongest of Selling Points

The refinement and dignity of atmosphere with which our advertising has surrounded WM. ROGERS & SON goods ought to place them in your mind and in that of your public as merchandise exceptional in the grade, offered on a basis of quality maintenance justifying the guarantee—which has *no time limit!*

The Silverplate of William Rogers and his Son

"The Best at the Price"

TRADE WM. ROGERS & SON MARK

Made and Guaranteed by WM. ROGERS MFG. CO., Limited
Niagara Falls, Ont.

THE INSTRUMENT OF QUALITY

Sonora

CLEAR AS A BELL

The "Trovatore"

A Favorite Model with Sonora Dealers

In the "Trovatore," the Sonora representative has an instrument of exceptional value to offer, at a price so low as to more than ever accentuate "Sonora" leadership.

The "Trovatore" is richly simple in its cabinet design. It has a Double-Spring Motor, playing from 4 to 5 ten-inch records with one winding, and an Automatic Stop. It plays every make of disc record with the clear, golden Sonora tone.

A beautiful instrument, which, in the matter of price, gives the Sonora dealer a decided advantage over all competitors. The "Trovatore" sells for

$210.00

The Christmas season approaches; have you arranged for a phonograph agency?

Remember—that the Sonora—the "Highest Class Talking Machine in the World"—appeals to the buyer of discriminating judgment. Easy terms are not necessary to sell the "Sonora."

The "Trovatore."

I. MONTAGNES & COMPANY

3rd Floor, Ryrie Building - TORONTO

General Distributors.

JEWELERS

The Goldsmiths' Stock Company, Limited

TORONTO

Are selling Agents to the Jewelry Trade throughout Canada.

Phonograph Department

Conducted by C. M. Pasmore.

Moving Dead Stock

DEALERS in phonograph records who find it difficult to sell selections which, for some reason or other, they have overstocked, may profit by using the method which the manager of a phonograph department in Providence, R. I., has tried out with much success during the last few months. This manager, whose name is not given for obvious reasons, sold forty-three of these "surplus" records in a single day recently by the use of his plan.

Like many others in the same line of business, he found it difficult to train his sales force to dispose of the records long in stock and yet tuneful and in good shape.

Therefore, at the beginning of each day's work now, each member of the sales staff is presented a slip of paper with a list of the surplus records which he is desired to "push." Each clerk is required to keep account of the number of these records sold during the day. The reports are handed to the manager each night. If one clerk has sold ten or a dozen of the records and another has sold but two, the latter clerk is called upon for an explanation. No censure is given, for sometimes there are perfectly good reasons, but by this method the clerks are kept "on their toes" all the time in an endeavor to dispose of "surplus" records.

The manager found that many persons do not ask for a specific selection but merely want to hear a "good one." This is where the clerk gets the chance to demonstrate and sell the records on his list for the day. From day to day as some records are "sold out," the names of new records are added or the list changed altogether. This manager has found that since he tried the plan out he has fewer "ancient" records in stock.

Of course, few jewelers have sufficiently large phonograph departments to employ more than one clerk, but even if the proprietor himself is the only "salesman" this idea of deliberate concentration on an objective should bring good results.

Train a Specialist

THE salesperson in your store who sells most of the phonographs should be well informed about the machines. The salesman who comes to you from the manufacturer should go over the machines with that clerk until the latter knows them from stem to stern. And he should bring up all the selling points and note them for the salesperson's benefit. There must be one person in the store who is a specialist on phonographs. It need not be the proprietor. The proprietor has enough else to specialize upon. See that one intelligent employee takes up that branch and see how much enthusiasm can be developed in that direction. It is the enthusiastic salesperson who makes the sales. If necessary, and convenient, send that clerk to the factory to see how the machines are made so that he or she can tell the whole story to prospective purchasers.

* *
*

There are stores that need just a little more help, jewelry stores where an extra salesgirl could be used to advantage part of the time, but not enough of the time to make it advisable to hire her. Such a side line as phonographs solves this problem by making enough work to keep such a girl busy all the while. In many jewelers' the selling force cannot be kept occupied more than half the time in waiting on customers and there results a very considerable proportion of idle time. Suitable side lines take care of this waste time.

* *
*

The Mail Order Bogey

If catalogue houses get trade from under your nose, it is mainly because they ask for that trade rather than that they offer any such wonderful inducements that you cannot duplicate. Ask for business steadily and forcibly through every form of good advertising you can use. There is much advertising you can do that does not cost a lot of money. Do it. Keep doing it.

Better than New York

IF any of you, being merchants in small towns or cities, occasionally encounter customers who regret the general slowness of things in such communities, who think longingly of New York, tell them to buy some new dance records, ask in a few friends for the evening, and thank God they live in a real place.

A recent visitor from New York informed the editor of a Toronto trade publication that there were some 30,000 public dance halls in the far-famed Bagdad-on-the-Subway. "A great number of these," the editor reports him as saying, "were well regulated places where good familes could go for an evening's recreation. Many homes were not large enough for even a small party dance, and a group of persons could arrange to go to one of these halls, where they were sure of a good floor, a good orchestra, and being able to keep to themselves as they would in a private home."

* *
*

This observation, coming from a citizen of New York, constitutes the most pathetic arraignment of that city the writer has yet encountered. It is the more pitiful because it is so blissfully unconscious. For a city is truly in a sad state when the family circle must give vent to its hospitable and gregarious impulses through the medium of the public dance hall; and its state is the worse when its citizens are unconscious that anything is amiss.

* *
*

The small-town resident has all the best of it by comparison with the New Yorker. His dance hall is his own home—which is usually large enough for small parties, and where the guest list may be limited to his own circle of friends. His "good orchestra" is his phonograph, which will play him the best music in the world, rendered by the best orchestras in the world, and whose repertoire is limited only by its owner's ability or willingness to invest in new records.

Gerhard Heintzman Phonographs

are expressly designed to play perfectly all makes of disc records

Not only does the Gerhard Heintzman Phonograph constitute a masterpiece of cabinet makers' art—it is a musical instrument that is scientifically correct in every essential to the perfect reproduction of vocal or instrumental music engraved on any make of record. An exclusive patented device, our own invention, permits accurate weight adjustment of the tone arm, and thus ensures the perfect rendering of any record of any make.

Each instrument is equipped with a high quality, uniformly operated, durable motor.

In cabinet construction, equipment and motive power, every Gerhard Heintzman Phonograph is acoustically and mechanically correct.

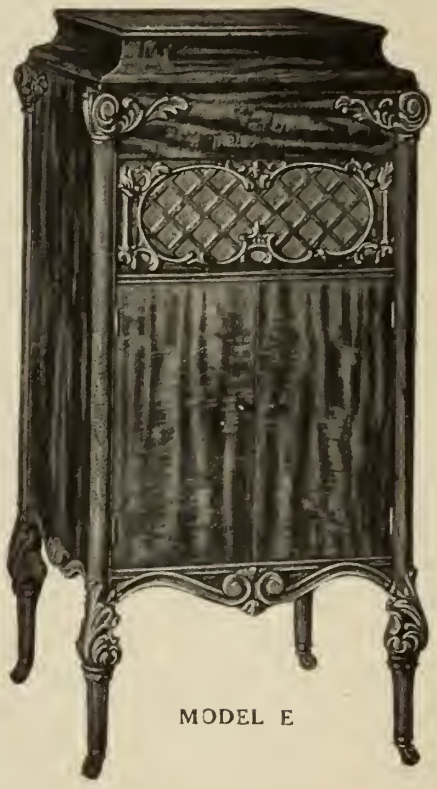
Gerhard Heintzman Limited

Head Office and Factories:

Sherbourne Street Toronto

Wholesale Jewelers

Drop us a card for interesting proposition. It means profit for you.



MODEL E

Advertise Phonographs It Will Pay You

IF you handle phonographs at all—and an increasing number of jewelers throughout Canada are discovering the great profits that are to be made in this line—it will pay you to give some time and attention (and of course a little money) to advertising them. The term "advertising" in this connection must be understood to include not only the kind of publicity you pay for in your local newspaper, but letters to prospects, personal calls, envelope stuffers, window displays, and, above all, as good a display of machines on the floor as it is possible for you to make.

We will take the last point first, since, in the jewelry business, it is perhaps the most important.

Never forget that your strong claim to recognition as a dealer in phonographs is that you already represent the finest branch of trade in the country—the jewelry trade. Your customers are of the best. They have taste. They appreciate beauty. They place a considerable amount of reliance in you, or should do if you have been conducting the sort of business you should have.

It follows, therefore, that you have coming into your store, whether or not you handle phonographs, the majority of the best phonograph prospects in your town or district. It follows, too, that these people regard with respect the goods you carry—that they are more likely to place reliance upon them than they would upon similar lines of goods handled in other stores.

Hence it is up to you to let your customers know that you offer a variety of choice in styles, and that you yourself have confidence in and respect for the line or lines you handle. If you fail to do so, you are deliberately losing the chief advantage you have over the music or phonograph dealer who confines his business to such lines and must build up his reputation on them. Your reputation is not only that which you yourself have built up. In part you participate in the reputation built up by the trade as a whole as one dealing in high-class goods in a high-class and reputable way. It has cost money to build up this reputation—and it is worth money. If you neglect to put it to work for you in such lines as phonographs, you are cash out of pocket.

To apply this to your floor display your object will be to let your customers know that you handle phonographs, that you have a variety of styles for them to choose from, and that you have complete reliance in the machine you carry.

First, as to letting your customers know.

Whatever newspaper advertising you do, when it comes to impressing upon your customers—those people who come frequently to your store—that you handle phonographs, no means is quite so certain as letting them see a number of machines standing on the floor. To what extent this can be done depends entirely on your floor space. But even in small shops—almost the smallest of shops—jewelers have found it to their advantage to rip out wall cases and instal a battery of from six to a dozen phonograph floor models. Shelving for the goods you carrieed in your wall cases can be erected above the level of the cabinets; thus you will be robbing your regular business to the least possible extent.

Your customers may see your advertisement in the paper announcing that you carry phonographs. They may see a single machine, or some records in your window. If anyone asks them whether you carry phonographs, they may be sufficiently aware of it to reply "yes." But unless you have a good showing of them on your floor, they may never be sufficiently impressed with the fact that you handle them to remember you when they think of buying a machine.

Remember the experience of the Peterboro jeweler who stocked one machine for a year and made no sale; who then put in a number of machines, and within a year or two was selling a dozen or more a month!

Then as to variety. The same circumstances affect this point. Not only should there be a good number of machines on the floor, but, if possible, no two should be alike. If they are all of one make, impress upon your customers that these are the best you can buy, and that the make offers styles which harmonize with the furnishings of any room.

The third point—that of your own appreciation of the line you handle—can be impressed upon customers by seeing that the cabinets are attractively disposed in the space allotted to them, which should be the best available; by having the wood constantly bright and free from dust; and generally, by doing what you can to make the display attractive, with liberal use of dealer helps or specially designed show-cards.

The above matters have to do with the advertising you do among your own customers. It is because you have customers in other lines that you have a chance to do this advertising, for which the exclusive phonograph merchant has no opportunity. The only people who enter his shop are already thinking of phonographs. You, in your business are able both to create new prospects and to nail them at the moment they are created. It is for that reason that I have placed such emphasis on this particular form of advertising—the floor display.

But other forms are also highly important. Your regular store advertisement in the local newspapers should invariably note the fact that you handle phonographs, no matter what the primary message of each ad may be. Not only that, but *it should name the make of machine you handle.* If you stock a nationally-advertised make—and really there is no excuse for you doing otherwise if your object, is to sell machines and make money—you should link up your advertising with that for which the makers are spending millions of dollars. They have the best artists and advertising talent available, these big concerns, engaged at making the name of this line or that a houhehold word throughout the continent. They are spending huge sums annually on dealer helps. If you use their name you are getting, free, the benefit of all this advertising. If you fail to do so, you are refusing one of your best aids.

Direct advertising is also important, and as the subject has already been dealt with recently in these colmns, it may be necessary only to say that every minute and every cent you spend in getting into touch with people directly, especially in connectoin with phonographs, will bring you back returns an hundredfold. But because this is an expensive form of advertising, see that none of it is wasted. Every letter that goes out should be carefully, clearly worded. It should express tersely but with dignity the ideas you seek to express. If it is a circular or form letter, write it a month or more before you intend to start using it. Leave the draft copy aside in your desk for a couple of weeks. Then take it out, when you have forgotten what it contains, and read it over. Does it express the idea

(*Continued on page* 107).

The Watchmakers' Club at Waltham

A Social Organization Founded in 1866 and Still Going Strong

AN account of the varied activities of the Waltham Watchmakers Club, of Waltham, Mass., is of particular interest at this time, when much discussion is carried on regarding schemes to improve living conditions in industrial centres.

The inception of this splendid social club, with its varied activities, occurred in the year 1866, just after the conclusion of the Civil War. It was a purely voluntary organization. No element of compulsion entered into the scheme. Its sole object was the benefit of its members. It was called "The Waltham Watch Factory Relief Association." Up to date more than $200,000.00 has been paid out in benefits to members.

Waltham Watchmakers' Club: The Cafeteria.

Out of this organization grew the Watchmakers Club, which now plays so conspicuous and beneficial a part in the daily lives of the thousands of men and women who make Waltham Watches.

Waltham is a suburban city on the outskirts of Boston. A very considerable part of its population is engaged in the manufacture of those watches which have carried the fame of their city's name throughout the world. Naturally a great many of these men and women are young folk, who, though keenly interested in their work, like to find agreeable diversions for their spare time.

In common with other cities of its size, Waltham is well endowed with schools and churches. Its hundreds of cosy homes, standing amidst well-kept lawns and gardens; its busy stores and tree-lined residential streets all bear eloquent testimony to the fact that the people of Waltham are of the stuff which forms the backbone of civilized society.

These institutions—the home, the school, the church—are admittedly of tremendous influence in moulding the young people into substantial, progressive, law-abiding citizens. But still the need was felt in Waltham, as elsewhere, for an organization which would enable the people to find scope for additional social activity and enjoyment.

And, for the many thousands of Waltham employees, the Waltham Watchmakers Club fills the need to perfection.

Naturally enough, the project, from its very inception has received the support and encouragement of the men who are responsible for the destiny of the Waltham Watch Company. These men are men of broad vision—men with ideals which soar beyond the balance sheet. But they are not visionaries. Their feet are on the ground. They know the meaning of efficiency, and they quietly, but firmly, insist upon a degree of efficiency for every employee, which results not only in the highest standard of quality in Waltham products, but also in greater progress financially and in every other way on the part of the employees themselves.

The word "Efficiency" is interpreted by the management of the Waltham Watch Company in a much broader sense than is commonly the case. The men and women who contribute their skill toward the perfect mechanism

Waltham Watchmakers' Club: The Bowling Alleys.

which bears the name "Waltham" are regarded by their employers as human beings—creatures with soul-needs as well as body-needs; people swayed by emotions as well as by calculations.

So, the Waltham Watchmakers Club, conducted by the employees with the active support and encouragement of the management, is a big success.

The membership of the club embraces both men and women employees, who elect a board of governors, which undertakes the general supervision of the club's activities. There are:—a modern gymnasium; swimming pool; billiard and pool rooms; bowling alleys; tennis courts; outdoor track for foot-racing; trap shooting; baseball and football grounds; classes for the study of photography, millinery, dressmaking, etc.

From this it will be seen that recreations for both mind and body are well provided for. In the realm of sport, the various factory departments are all represented in club leagues for football, baseball and bowling contests. The ladies, for instance, have a ten-team bowling league which conducts, throughout the season, many keenly contested matches. The alleys are open only one hour at noon, and in the evenings from five to eleven, yet the monthly average is 8,000 strings—an average which gives a good idea of the intense interest taken in bowling by the club members.

In baseball the club boasts a 6-team league, and, as may be expected, the ball games arouse a high degree of interest. From the nature of baseball, there must necessarily be more "rooters" than players. With three games going on simultaneously in a large ball field, each team having an eager eye on the championship pennant, and from three to four thousand keen-eyed Hair-spring Truers, Escapement Matchers, Jewel Setters, etc., backing their teams to the full extent of their united lung power, you can form a real idea as to the hold which baseball has upon the Waltham people. The precision of play which characterizes baseball, the feeling of disgust which is excited in the onlooker by any deviation from accurate work, seems a particularly appropriate sport for men whose workaday lives require the most complete and unfailing accuracy.

Waltham Watchmakers' Club: The Ladies' Sitting Room.

The educational side of the club's activity, while important, is not as noticeable as are the purely recreational features. The reason for this is that many Waltham employees are college graduates, and the great majority have high-school diplomas. Visitors to the club, in fact, quickly observe and remark upon the air of aroused intelligence which is so noticeable among Waltham employees. In fact, working conditions at Waltham are so pleasant, opportunities for advancement so numerous, and appreciation and reward of talent so certain at Waltham, that the work appeals strongly to educated young people. It is not at all uncommon to see three generations of one family at the club—all of whom are or have been, employees of the company.

Waltham Watchmakers' Club: The Swimming Pool.

There is also a cafeteria in connection with the club which serves an average of 1,500 meals a day. For women employees whose homes are not in Waltham, the company has provided a large hotel, under the management of a competent matron. In this hotel young women employees find accommodation at a moderate price with far greater opportunities for comfort than a boarding house could afford.

Waltham may well be proud of its great watch factory which, with its efforts to promote high standards of living as well as workmanship, is so well abreast with the trend of the times.

4,000 Year Old Jewel Cases

(Continued from page 64.)

tion of a third element, in addition to the ivory and ebony, was needed. This we supplied by making use of a red wood, very similar in appearance to rosewood, which is common on other known twelfth-dynasty boxes. In this casket again the ends of the panel ivory were obviously meant to be covered, so the same framework of ebony was added. The gold torus-moulding involved the addition of a cornice—of ebony this time, as there were no pieces of cornice ivory—and the ivory lid-ends determined the shape of the cover. The three ivory name plates on the lid seemed lost in the expanse of dark wood, so ivory and red rectangles were added, though their presence is purely a matter of opinion, as the ivory strip might equally well have belonged to the interior decoration. There were other pieces of ivory from both caskets which had clearly nothing to do with the outside decoration, and it is probable that one, if not both, of the caskets had a drawer, or drawers, to pull out. It would be quite in keeping with what we know of twelfth dynasty boxes, for the casket intended for the toilet articles to have a tray at the top for the mirror and razors, and a drawer below for the toilet vases.

In addition to these two caskets there had evidently been a third in the niche, of plain wood, which probably contained the eight alabaster vases for sacred oils.

TRADE WATCH REPAIRING

We have increased our capacity and are now in a position to look after a few new customers.
Parcels returned same week.

IDEAL WATCH REPAIR CO.
737 Bloor St. West, Toronto

If You Have a Boy

you will want to have him get as good a scientific training as possible so that he will be capable of taking over your business. Arrangements have been made for the transfer of

Ontario Horological School Limited

to the Department of Technical Education of Ontario, and after the beginning of the new year it will be located at

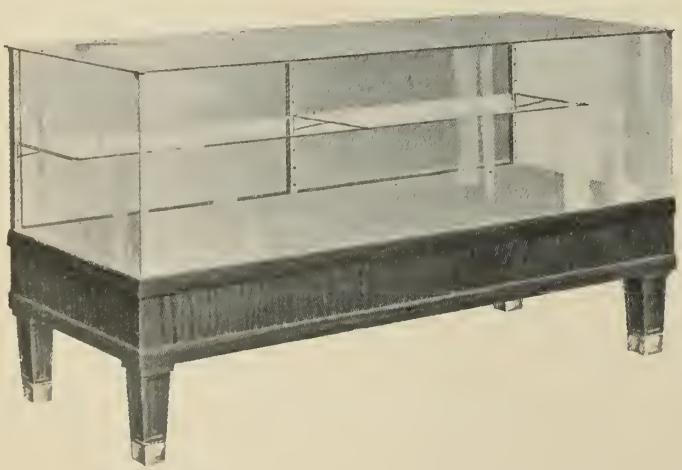
Central Technical School
275 Lippincott Street, Toronto

where full courses of instruction will be given in all branches of horology.

For particulars concerning courses, apply to the Principal, Mr. T. A. Watson, c/o Ontario Horological School, Ltd., City Registry Building, Albert St., Toronto.

More complete information will be found in an editorial news item appearing in this issue of "The Trader."

Kent-McClain
(Toronto Show Case Co.) **Limited**



Sales Are Made

by keeping *all* your goods before the public eye *all* the time.

The "Coalport" is designed to meet the needs of the jewelry trade. Standardize with the "Coalport."

Write for prices.

181-199 Carlaw Ave., Toronto

The Strange History of Platinum

OF the two really "noble" metals, metals that possess at once malleability and ductility, and are not attacked by most of the acids, namely, gold and platinum, the latter has now become many times the more valuable. It is indeed difficult to realize at present that in the first half of the present century, after the discovery of platinum in the Urals, the Russian Government issued a platinum coinage, the intrinsic value of the coins being reckoned as less than six times that of silver, and only a little more than one-third of gold, whereas in the year 1916 platinum sold at five times the value of its weight in gold.

It seems strange that European knowledge of platinum is dated not farther back than 1735, when the South American deposits, now within the limits of the republic of Colombia, were visited by the Spanish traveler de Ullon (1716-1715), a member of the Royal Society of London, who had been appointed with others to accompany a French scientific expedition sent out by the government to execute the measurement of an arc of the meridian on the plain of Puito. Although the first publication of Ulloa's observations was made in his "Relacion historica del viaje a la America meridional," speciments of the new metallic ore had already been brought to England from Jamaica as early as 1741, by Charles Wood, an English metallurgist, the material having reached him by way of Cartagena. Of the appearance and qualities of the new metal Mr. Wood stated that the "Platina de Pinto," otherwise called "Juan Blanco," was smooth and brilliant, of uniform structure, and not liable to rust or tarnish on exposure to the air. He adds that the Spaniards did not take it from veins as ore, or as metallic mass, but in powder or small grains. He believed that it was rarely secured entirely pure, since in all the examples he had seen he always observed an admixture of black and shining grains, similar to those found on the coast of Virginia and Jamaica, this being a rich vein ore, attracted by the magnet; there were also generally certain particles of a yellowish hue which seemed to be of a different nature. He asserted that the Spaniards had learned the secret of melting it, and since they made many sword-guards, buckles, snuff boxes, etc., of it he concluded that it must be abundant. The designation "Platino de Pinto" had been given because the specimens in question came from the River Pinto. The name "platina" was equivalent to "little silver," from its resemblance to the latter metal.

There is recorded a statement made in 1743 by a certain Emmanuel Mendes de Acosta to the effect that in the beginning of 1743 a warship brought from Jamaica to some London merchants, ingots having the color, the structure, and the specific gravity of gold; however, after having been subjected to the most searching tests they were found to be only 20 karats fine. Moreover, Charles Wood stated, on the authority of a man named Ord, a factor of the South Sea Co., that the latter once received in payment of a debt of 12,000 livres, ingots in which the gold was alloyed with such an amount of platinum that he could neither dispose of it nor find any means of refining it.

The famous scholar, Scaliger (1498-1558), in his commentary on the "De Subtilitate" of Jerome Cardano, states that according to information he had received there existed in the region between Mexico and Darien a number of mines whence was extracted a metal which could not be fused by fire nor by any of the processes so far known to the Spaniards. This he brings forward to combat the common doctrine that all metals were fusible. It is in no wise impossible that we have here in 1557, when Scaliger wrote, the very earliest notice of platinum.

While the credit of furnishing the first definite data in relation to the new metal has been commonly accorded to Sir William Watson, because of his communication of the facts in his possession to the Royal Society of England in 1750, the most important of the papers he presented was that by Dr. William Brownrigg (1711-1800) and the experiments cited are those the latter made with specimens furnished to him nine years before by his relative, Charles Wood. Brownrigg was both physician and chemist and had graduated from the University of Leyden in 1737.

The Swedish chemist, Scheffer (1710-1759), is said to have been the first to call platinum "white gold." In the Memoirs of the Royal Academy of Sweden he states that he received a specimen of the ore in 1750. He sums up his results as follows:

1. That this body, without regard to its hardness, is a metal, since it is ductile.

2. That it is a perfect metal, as stable as gold or silver.

3. That it is none of the six old metals, for it is decidedly a perfect metal that contains neither lead, copper, tin, nor iron, since it suffers no diminution; and even if some particles of these metals should be accidentally combined with it, it would none the less be a perfect metal. Hence it is an eighth metal differing from those known up to the present time.

4. This white gold could not serve for uses in which it would have to be employed alone, since it is too difficult to melt except when combined with some other metal.

5. Its nature most closely approaches that of gold, so that it may justly be called "white gold," but it differs from gold by its tenacity, color, hardness and the degree of heat necessary for its fusion.

The earliest known treatise on platinum is a French book entitled "L'Or Blanc ou le Huitieme Metal," published in 1758, and containing in abridged translation almost all the information that could then be gathered concerning the new metal; it is believed to have been written by Jean Morin (1705-1764), who became a canon of Chartres Cathedral, and professor of chemistry in the college of that city.

Among the early attempts to determine the specific gravity of platinum, those of William Lewis reported to the Royal Society in London in 1754, clearly show the difficulty in obtaining really pure platinum by the processes first employed. Lewis states that the crude platinum brought to London had a specific gravity of 16,995 according to a test made with a weight of 200 troy grains of the metal. When, however, the largest platinum grains had been screened so as to separate them as far as might be from foreign substances, had been purified by fire, and then treated with aqua fortis and sal ammoniac they were found to have a specific gravity of 18.213. Lewis adds that the platinum would be much heavier if it were still further purified, since he found that there still remained an admixture of heterogeneous and light substances. The refined platinum of to-day has a specific gravity of 21.5.

It was only in 1783 that a veritable platinum ingot was made by a European chemist. The honor of this accomplishment belongs to the French chemist Chabaneau (1754-1842).

Colombian platinum was only worth from $5 to $6 the Spanish pound in 1810. As this pound was equivalent to 14¾ troy ounces, the ruling price would be at the rate of from 34 to 41 cents an ounce, or but a fraction over one

cent a gram. In 1823 the price fell even lower, to from $3 to $4 a pound, because the exportation of platinum had been prohibited.

A rough estimate of the whole amount of platinum so far produced and still extant in the world might place it at 4,000,000 ounces, a quarter of which, of 1,000,000 ounces, is in the United States, besides about 400,000 ounces of the associated platinum metals. Of the various uses to which this platinum has been put the following may be regarded as an approximately correct statement:

	Ounces.
For catalyzing	400,000
Dental purposes	1,000,000
Chemical apparatus, etc.	1,000,000
Electrical devices	500,000
Jewelry	500,000

Of the total amount of platinum utilized in the world, about 400,000 ounces have found employment in catalyzing processes, distributed in the different countries about as follows:

	Ounces.
United States	200,000
England	100,000
Germany	70,000
France	30,000
	400,000

The largest uses have been for dental purposes, about 1,000,000 ounces, and probably another 1,000,000 ounces for chemical and physical equipment, while for electrical apparatus some 500,000 ounces have been required. The net amount worked up into jewelry does not probably exceed 500,000 ounces, although the total sales may have reached 1,000,000 ounces, but from two-thirds to three-quarters of this amount is returned to the refiners and then again used ornamentally.

This would give us all something less than 4,000,000 ounces as the amount of the metal now worked up and utilized in one form or another.

The ductility of platinum may be better conceived when we consider that out of a single troy ounce of the metal it would be possible to make a wire that would reach from Santiago, Chile, to Rio de Janeiro, a distance of about 1,800 miles.—From the Bulletin of the Pan-American Union.

Swiss Jewelry Fair

One hundred and seventy-three manufacturers of watches, jewelry, and kindred products were represented at the first fair devoted exclusively to these articles, which was held in Geneva during the summer. The fair was organized purely for commercial purposes, and with the exception of two days each week it was open only to qualified buyers.

The widely scattered countries from which the buyers came was noteworthy. French, Italian, and English representatives were on hand in considerable numbers; Spain, the Netherlands, and the Scandinavian countries had their tradesmen in Geneva; some of the best business was reported coming from dealers from the Far East, notably India, Siam, and Japan; representatives of a number of South American firms were also on hand, said to be placing considerable orders.

Unsettled market and exchange conditions are reported by Swiss manufacturers to have resulted in the cancellation of certain orders, which has placed the industry in Switzerland on a somewhat uncertain basis. One of the prime objects of this fair was to militate against this situation by attracting buyers from markets as widely scattered as possible, in order that changed conditions affecting one country might be offset by conditions in another.

The displays at the fair included an elaborate line of watches, chronometers, measuring instruments of precision, and bracelet watches. Bracelet watches were in evidence at almost every watchmaker's stand. The display of a number of cheap lines of small clocks, alarm clocks, and bracelet watches was especially noteworthy. The absence of the German competition in the former articles has enabled the Swiss manufacturers to become established on a substantial basis, and they are now manufacturing these articles in considerable quantities. Their position appears such as to insure their successful competition with the manufacturers from across the Rhine. The manufacture of rolled-gold watch chains, and similar articles has also become well established in Switzerland in competition with the well-known factories of Pforzheim, Germany. Enameled jewelry coming largely from the Geneva manufacturers, and other forms of low-priced jewelry, were conspicuous, for in this line, as well, the Swiss have developed the industry during the war at the expense of the German trade.

The management of the fair expect to hold a similar exposition every one or two years. A definite decision in the matter will not be made until later.

Diamonds and Conspirators

More than two hundred diamonds, supposed to have been a part of the famous jewels of the Russian royal family, and addressed to "Comrade Martens," have been intercepted by Customs officials while en route from Soviet Russia to the United States, according to evidence introduced at the deportation proceedings against Ludwig C. A. K. Martens, self-styled Soviet ambassador to the United States.

The diamonds, numbering 231 in all, were seized by the Customs authorities in New York from a Swedish sailor, Neil Jacobson, who attracted suspicion as he was leaving the Swedish steamer "Stockholm." The sailor also was said to have had in his possession a package containing a large amount of Communist literature, including an "appeal of the executive committee of the third internationale at Moscow to the I.W.W."

The diamonds are said to be perfectly cut and polished, and for this and other reasons they are believed to have formed a part of the Imperial Russian crown collection, which the Bolsheviki are said to have confiscated. It is believed that hundreds, or perhaps thousands, are thus being brought into the country, and that the value may run into millions.

The theory of the Government officers is that the diamonds were being sent to the United States to be disposed of and the proceeds used in furthering the Bolshevist propaganda in the United States.

Ate an $18,000 meal

Twenty-eight trays of diamond rings, valued at $18,000, were stolen from an automobile in front of a Detroit restaurant on August 23rd.

Samuel Schwartz, travelling salesman for Lazarus & Well, jewelers, of Chicago, and Robert Chappell were eating lunch at the time of the robbery. The former had employed Chappell to take him in his car to various jewelry stores. He had three sample cases.

Schwartz and his chauffeur left the auto in front of the restaurant while they went inside. Fifteen minutes later when they returned they discovered that one of the sample cases was missing. No arrests have been made.

Featuring a New Design of Vase
in
STERLING SILVER

Made
in
3 Sizes

12 Inch
10 Inch
8 Inch

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TORONTO

OMEGA 12 SIZE WATCHES

Three Quarter Plate and Bridge Models

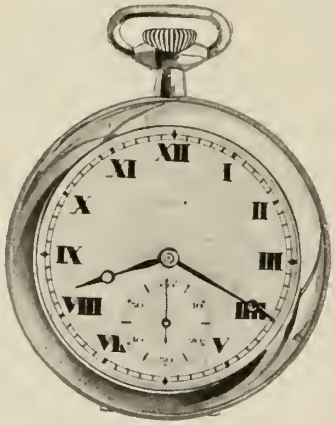
"The Watch of Matchless Merit"

EXCLUSIVE LINES-IN 12 SIZE OMEGAS

FOR IMMEDIATE DELIVERY

SERIES A

Octagon Case—Banner Quality, Case Only, Engraved, $22.00; Plain, $20.00.



SERIES B

Jointed Snap Bezel Case—Banner Quality. Price Case only, $8.20.

OMEGA MOVEMENTS

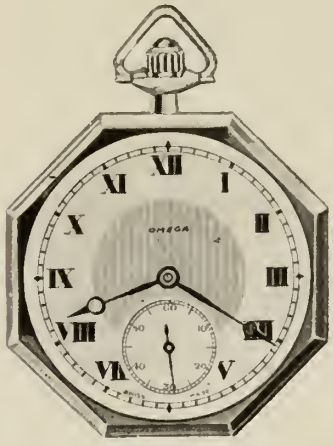
FOR CASES ILLUSTRATED METAL DIALS EXTRA

12 Size—"A" 7 Jew., 2 pos.	$19.50
"B" 15 Jew., 2 pos.	23.50
B. Spec. 17 Jew., 2 pos.	29.50
"D" 17 Jew., 3 pos.	36.50
"DD" 21 Jew., 5 pos.	62.50

SERIES C

Jointed Inside Cap Case—Sovereign Quality. Price Case only, $13.00; Dial, Silver, $2.00 extra; Dial, Gilt, $3.00 extra.

PRICES CATALOGUE LIST



SERIES D

Octagon Case—Banner Quality, Case only; Plain, $20.00; Engraved, $22.00; Dial, Silver, $2.00 extra; Gilt, $3.00 extra.

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P. W. ELLIS & Co., Ltd.

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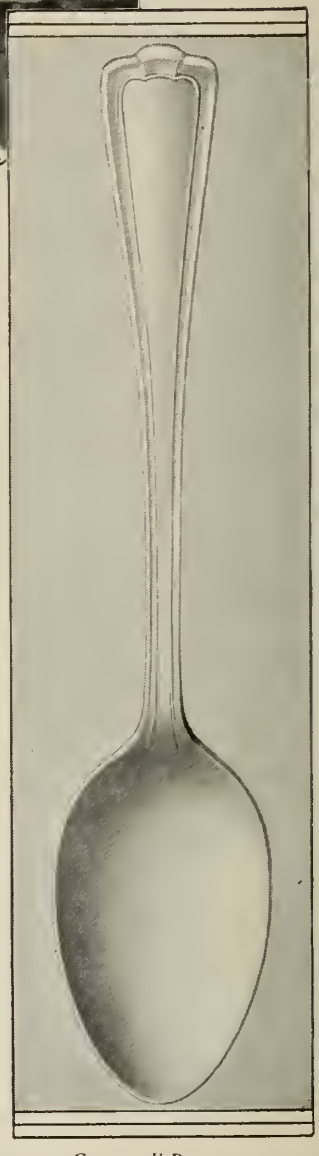


Cromwell Pattern

Asking for it by FULL name

WHEN they come in and say, "I want to see the patterns in 1847 Rogers Bros. Silverware" (with the emphasis on the date), you know exactly what they want. There is no chance for misunderstanding. The sale is made quickly, to your profit and their satisfaction.

And the date is more than a "BUY-word." It is the key to that fine quality on which is based the world-wide reputation of "1847 Rogers Bros." Remember the date when you buy—and it will be easier for you when they buy.

1847 ROGERS BROS.

SILVERWARE

The Family Plate for Seventy Years

Call on us occasionally. You cannot have too much sales help.

MERIDEN BRITANNIA COMPANY, Ltd., Hamilton, Ontario

The DEPARTMENT of STOREKEEPING

What the Sign Told

By *JULIUS MICKLE*

IT was the position of the little typewritten notice which caught my eye. It was on the wall, just above the middle of the proprietor's desk, at about the level of his eyes. No calendars or "I'm Busy—Don't Bother Me" signs surrounded it. Its situation was one of splendid isolation and seemingly deliberate prominence. I suspected it of being one of these tersely worded mottos, giving expression to the alleged "policy" of the store. The guess was both right and wrong.

It was not a motto. Yet it expressed more volubly than any motto could do the policy which has helped to make this particular business the complete success it is.

Monday—Department Managers.
Tuesday—Senior Clerks.
Wednesday—Junior Clerks.
Thursday—Repair Departments.
Friday—Window Dressers.

"What's the idea?" I asked the proprietor. "Those the days they get paid?"

"Not exactly," he smiled back. "But those are the days when they help me decide how much they ought to be paid.

"That's our schedule of daily get-togethers," he went on. "The hour isn't mentioned, as it's always the same—nine-thirty in the morning, which is not only the slackest part of the day with us, but is the hour when everyone's mind is—or should be—most active."

"Something new?" I suggested.

"Not particularly—in fact it's almost as old as the store; although, of course, it has expanded and become systematized since the old days when I asked the entire staff—both of them—into my office once a week to talk things over. It's not such a whale of a staff now as that schedule might let you think. Most of the 'Department Managers,' for instance, are just senior clerks, and come in for both meetings. 'Window Dressers' are also either senior or junior clerks or department managers. The schedule gives an idea of the object of the discussion, rather than the personnel in attendance. When the department managers meet, the discussion centres particularly on inter-department and general shop problems. The meetings of clerks have to do mostly with matters of salesmanship, and for that reason managers are asked to attend when they can. The object in dividing senior from junior clerks is partly to create for the juniors an objective to work towards—getting into the senior class—and partly for the purpose of leaving someone on duty in each department while the meetings are on. Window dressers discuss the windows for the coming week, and by this means—perhaps you have noticed—our displays are usually harminious. They give the impression of a system back of them. At least, that's what we aim at."

"What do you find to talk about?" I wanted to know.

"I always have a number of things to bring up myself as a result of my trips around the shop," he replied. "Then the staff are always on the *qui vive* for suggestions to bring up at these meetings, since they have found out that this is one of my methods of judging how active their brains have been since the last meeting. Many of them carry little note books, and make notes of things that crop up which might otherwise be forgotten. Don't you worry—I've questions enough to answer, even when there are not more than two or three at a meeting.

"These get-togethers have become the clearing-house of ideas through the whole shop. Where it used to be that if a good clerk had some salesmanship stunt he'd keep it to himself, now he knows that he'll gain more favor with the firm by telling it, even though it might result in some other clerk encroaching on his sales average.

"At the end of each meeting I always give an opportunity for any of them to see me privately for a few minutes if they have anything to take up of a personal nature, or which they hesitate to bring up before the others."

"Would such meetings be necessary or even desirable in a small store?" I wanted to nnow.

"This wasn't always a big store," was the reply. "In a smaller store the get-togethers would be less frequent, and might be called at an opportune moment, rather than by schedule. Also, the whole staff—two or three, half a dozen, whatever it might be—would take part in each meeting. But if possible those who are to attend should know some time in advance, so that they can get their think-tanks working and have something ready to talk or ask about. Also, it should be known beforehand what the meeting is to discuss—salesmanship, to-day; condition of stock, the day after to-morrow; things you should try to unload, and how, next Monday, and so on. I don't mean that talk should be tied down tight to that. But have something definite ahead, let everybody get off his chest first what's to be said on that subject, and then if anyone has another matter to bring up, let it come."

"Do you stick to your schedule?" I asked.

"The proprietor smiled. "Well, to tell the truth," he admitted, "things have been allowed to relax a little more than they should have, perhaps, during the summer season. But it's coming along toward fall now, and we'll have to buck up a bit. Once upon a time we never let up for a moment in the summer—possibly that's why we crept ahead of the others. Don't run off with the idea that we let things slide now—nothing like it. But somehow summer doesn't seem to be as good a time for talking as the rest of the year. Anyway, there's more to talk about in the fall."

When Fashion Turns the Crank

By Estelle Arnold.

THERE is an old saying that fashions and fads are revived every seven years. If you were to place the most acceptable fashions of 1920 at the bottom of a barrel, adding thereto the progressive fashions of each year for seven years, at the end of that time you might unearth some of the first articles placed therein, and discover that with some slight alteration—perhaps without any—they would be entirely *en mode*.

Do I see some one smile? No doubt, in a sense, they have done this very thing. A certain mode being *en rigueur*, the vague remembrance of possessing something of the kind dawns upon us, and we take a survey of our belongings. There is a squeal of delight (not, of course, if a man is the searcher!) and lo! we have found a treasure trove. Strictly speaking, we are up-to-date. Especially does this apply to jewelry, as the vagaries of Dame Fashion have decreed this a most important adjunct to woman's general appearance.

There is no longer one mode of a period, but many. This fair Dame Fashion is most fastidious. She may appear radical at times, but that is an error; she is never so; it is that her movements are so gradual, her ideas are an established fact before we realize they have arrived.

We frequently hear discussed that such and such a mode will never return: as a few instances, crinolines and the pantelet; the tiny hat on an elaborate coiffure; the heavy gold chains for men, on which to suspend their watches; the large cameo ring and scarf pin, or their reverse in intaglio. The speaker will probably insist that the fashion of the day runs to the svelte, the slender and willowy, in both men and women.

There never was a time when this statement was not applicable to beauty, but a beautiful woman is always beautiful, whatever the fashion; and a handsome man is always handsome, whatever the style.

In order that we may see how very beautiful woman may be made to appear in seemingly impossible raiment, we are given those dream artists that garb our women for the stage.

To the girl of the present generation, the idea of crinolines and pantelet (apart from the latter's appearance in the form of pajamas), would be most ludicrous. Yet she wonders at and admires the grace and charm acquired even by the most modern of present-day girls when she is cast for a part that depicts the early Victorian era; and straightway she wears her bracelet close to the hand, begs her mother for a cameo, wonders how she would look in a coiffure of small curls, and, if she were invited to a fancy dress affair, she and her dearest chum would, for the second time, visit the theatre in order to see the girls who wore flounce over flounce of orchid tulle, from waist line to the foot of their crinolined skirts, and when they danced displayed low heeled slippers, held in place by ribbons tied about their ankles, above which the beruffled flounced pantelets of orchid tulle presented a daintiness rivaling the most exquisite lingerie. How sweet grandma must have appeared at their age!

But—did grandma wear such low cut gowns as we see to-day?

No, not exactly. However, she did wear the gown cut across so as to disclose the sloping shoulders, and the decollette of to-day is but an evolution of this—it has been sloping until it has had to come to a stopping place, and in order that beauty may not be unadorned, her attendant jewels decorate until they are part of the gown itself.

That we are no longer shocked does not necessarily infer that our morals are at fault, but merely that the eye has become accustomed to the picture. We can see the beauty the artist has intended to present, and when an exquisitely shaped arm, uncovered, raises itself, and the hand goes out on which rests a colored gem in a nest of diamonds, on the wrist a bracelet of the same colorful gem, *en calibre*, between two rows of small diamonds, the poet in us is awakened. Could gems have a more beautiful background than the white, velvety softness of her skin? Never in the world!

In nothing is Dame Fashion more fastidious than in her jewelry. The person of good taste knows this and abides by it, but a simple rule of two and you have it all. Time and place for everything, and everything in its place.

The Latin peasant wore his earring that he might see with a clearer vision. The Duke of Buckingham wore his magnificent diamond earrings that others might see him with clearer vision—for they were the cynosure of all eyes as he entered an assembly, or at Court.

Far removed, and yet a child of the same thought as to time and place, was the first elaborate teagown, now termed "hostess gown." The writer remembers being impressed with. It was worn by a realtive and was the admiration of her youthful gaze; for the wearer thereof, as accompanying ornaments, displayed some wonderful Roman jewelry that she had never before seen, but was told that owing to the Persian colors in the trimming of the gown, its long train, and the weight of the material, there was nothing that would appear quite so effective. *This jewelry had been unearthed after a rest of some years in a safe deposit vault. It had found its time and place; it had returned to style after being thought hopelessly out of date; and it is needless to comment upon the admiration it created.*

The creation of admiration must have a material result, and I have been told that about this time every woman of fashion who fancied these gowns added to their attractiveness by brooches of large colorful gems in rich mountings, antique pieces, or such attendant jewels as would be in keeping, lending an air of richness and dignity to the whole ensemble.

Therefore I would decry the encouragement some jewelers give their customers to have re-made, transformed, some really beautiful piece to suit the fad of the moment. Rather, the jeweler should encourage the applicant to make a new purchase, as a collection of beautiful sets, or even odd pieces of jewelry, however much out of date, is really one of the things that are worth while. There is no telling what renewed pleasure milady may derive from these antiquated pieces when Dame Fashion once more turns the crank.

Robbery of the strong room of the steamship "Nile," sailing from San Francisco, was discovered while the vessel was making its berth at Shanghai last month. The loot comprised a box containing $10,000 in gold bullion.

Although the passengers were detained and all baggage was searched the gold was not recovered, and no clew to the robbers was found.

Search of the Chinese crew and passengers, however, revealed $180,000 in United States gold currency, which was brought to China for the premium available.

Silverware Always Good for Window Displays

By Ernest A. Dench

SILVERWARE is a line that presents all-the-year-round display possibilities. While there are seasonable sales opportunities, such as June brides and Christmas, silverware is always in demand, because people must eat and drink, brush their hair, smoke cigarettes and carry money around in a mesh bag. Some suggestions for silverware trims are to be found among those from Canada and the United States that are given below.

BRINGING OUT SILVER IN SILVERWARE

Berry and Whitmore, Washington, D.C., devoted a trim exclusively to silverware, artistically arranged on the floor over electric blue plush. At night the "electric blue" shades attached to the lamps in the window served to bring out the silver in the silverware.

ARTISTIC FIFTH AVENUE EXAMPLE

Vantines, New York City, placed a low black screen in the rear center of their window. At each rear side stood a Japanese teak footstool, filled with silverware, balanced in the middle by a taller teak pedestal containing a silver cup. In the middle of the trim, toward the front, was an oval teak stand, with billows of light blue satin trailing around borders at sides to down in front, by the window glass. On the stand was a centerpiece of blue and silver brocade, with silverware displayed on it.

WONDERFUL SILVERWARE COLLECTION

Reed and Barton, New York City, attracted great attention to their windows by a unique collection of silverware in a thousand pieces. The wonderful collection was destined for Captain, His Highness, Sir Ranjit Singhji Rana Sahib Bahadur, Maharajah of Barwani, Central India. Unfortunately, however, this sort of display is not available to the average jeweler.

RARE LACE DOILIES AS DISPLAY ACCESSORIES

J. Wiss and Sons, Newark, N.J., arranged a silverware window with display accessories that served to harmonize with their valuable merchandise. Individual pieces of sterling silver, such as toiletware, mesh bags and coffee percolator and cups, were set out on the floor over rare lace doilies. At the back was a row of stand type lamps on the hardwood floor.

MONOGRAMMED SILVER

The William Gushard Co., Decatur, Ill., inserted an ad. on "Monogrammed Silverware" that ran as follows:

"We are making a specialty of furnishing monogrammed silver to Churches, Lodges, Schools, Clubs, Restaurants and Hotels at very special prices.

"An estimate on the cost of monogrammed silver in standard guaranteed patterns will be furnished on request."

The ad. was headlined "See the Walter Street Window Display." The window in question contained large assortments of silverware of the nationally advertised kind.

BRIDAL SUGGESTIONS

Carson, Pirie, Scott and Co., Chicago, had a silverware window exhibit that could be easily adapted to the October bride. There was grey velvet on the floor, with ribbed grey silk, edged with twelve-inch fringe, at the rear. There were three tables at the rear, at equal distances apart from left to right. Each table was finished off with a hand-embroidered cover. On the middle table was a complete silver service, while the smaller table at the right contained a coffee service. On the table to the left was a tea service. The middle table also had a very large silver vase full of American Beauty roses. Laid on the floor down in front were trays and smaller articles, such as syrup holders, salad bowls, bread plates, etc. Near the glass in front of the middle table were two square boxes—one closed and tied with satin ribbon, the other open, showing a silver bowl ready to be packed away. Between the two boxes was an engraved card that resembled a wedding invitation, and was captioned: "Silver to endow a bride."

An envelop near read: "To the bride."

"AN HEIRLOOM OF SILVER"

Henry Birks and Sons, Montreal, Canada, exhibited piece of silverware on the window floor over blue plush mats. At each far side a balanced effect was achieved with a tall vase containing real chrysanthemums. Then came bowls of artificial fruit near the center sides, with table lamps at the rear sides, and a silver teapot reclining in the exact middle. Around about the same time Birks ran the following piece of newspaper copy, entitled "An Heirloom of Silver":

Anything that will be useful or will give enjoyment to the generations to come cannot be considered a luxury even at to-day's prices.

Nothing that you can buy possesses more lasting or greater intrinsic value than good Table Silver.

It will pay you to look upon the transaction in the light of an investment rather than as providing yourself with a necessary convenience.

Good Table Silver should have three characteristics—strength, durability and beauty—and as you buy for to-day's needs, so you build up the collection which your children will know as the "Family Silver." Therefore see that it is worthy!

We always keep a complete assortment of patterns in the Oneida Community Plate and the Rogers 1847, as well as Birks Plate, the well-known product of our own workshops.

A visit to our Silver Show Room is always a delight—whether you purchase or not.

IN TIME FOR THANKSGIVING

Namms, Brooklyn, N.Y., placed a number of mahogany stands in their window, each stand containing single pieces or sets of silverware. Standing like sentinels in the middle of each pedestal, guarding the other pieces, were silver candlesticks bearing red candles. Each pedestal was decorated around the top half with autumn leaves, and draped around the base with red plush, laid over which were loose leaves of russet brown and red tints. Silverware and cut glass ware were laid alternately at the foot of each pedestal. A card down in front near the glass stated:

"Completing the Thanksgiving Table Appointments. Glistening Silverware."

TEA-TIME SUGGESTION

James Allan, Charleston, S.C., placed one of their artistic clocks in the first of their two windows, set at five minutes to four. The large display card announced—

"When the Clock Strikes Four."

On a dainty little tea table, covered with Irish cut work embroidered drapery, was set a silver urn, silver tea tray and service, together with fine china cups and saucers. Above the table hung a picture of several maids and men meeting at afternoon tea. The companion window was lined with white silk curtains, ornamented with little gilded

coronets over the word "Hallmark." A display of Plymouth pattern silverware was arranged over the purple velvet floor. In the middle of the trim was a picture of Plymouth and the landing of the Pilgrims. Card pointed out that—

"Plymouth Silver Bears the Hallmark of Distinction, and stands the test of time."

THE HEIRLOOM

Julius Jorjensen and Co., Broadway, New York City, had a window card in black script reminding the reader that "The Heirloom generally consists of a quantity of Sterling Silver."

EFFECTIVE USE OF RUGS

Macys, New York City, laid black rugs on the floor at each of the four sides as well as in the center. Pieces of silverware were laid out on each mat, while on each rear side rug was a mahogany hall table containing a silver flower vase in the middle filled with roses. On the center rug was a small dining room table occupied by a silver coffee set. Resting on a glass stand on each front side rug was a silver tea service.

ORIENTAL SILVER

Wanamaker's, New York City, took space in the newspapers to advertise some unique silverware. Their announcement on the subject was as follows:

THE ORIENT IN SILVER

is an original shop
of individual gifts

Artistic conception. Practical usefulness. The transition of the Oriental bibelots from the realm of art to the world of utility. This is the Orient in Silver.

Many Chinese objects of real beauty, dating from the Minga and Kien Lung periods, are mounted in silver and have become paper weights, blotters, tea caddies, cigarette boxes, and other equally practical articles.

MANY USES FOR SILVERWARE

The Gorham Co., Fifth Avenue, New York City, advised one to

Buy silverware for every purpose where silverware can be used, and remember that the uses of silverware are as numerous as its use is long.

Leys, Anaconda, Mont., announced that—

There's thrift in Sterling Silver. It is the most durable of all, looks best, and makes good food taste better. We are and always have been the leading dealers in Sterling.

Ryrie Brothers, Toronto, Ont., Canada, appealed to the natural desire of every hostess to have everything in spick and span order for her guests. As their advertisement on the subject so convincingly pointed out—

WHEN COMPANY COMES

Every hostess, when entertaining, wishes to have her table linen, flowers, china, and especially her silverware, irreproachable. How it is served has as much to do with her success as what is served.

Our spoons, forks, knive and fancy pieces, whether in sterling silver or best quality plate, are the envy of all who see them.

For weddings, birthday and Christmas gifts you need "seek no further."

Every man who aims to be a skillful salesman should make definite, intelligent effort to develop his own personality. It is the man who is pleasantly and efficiently different, who builds confidence and secures a following.

Taking the Flaws out of Rough Diamonds

One of the greatest defects in diamonds is carbon spots, according to Joseph Kraus, writing in the "Electrical Experimenter." These, when found in large masses, make the stone practically worthless, whence it is called carbonado, and is used in rock drills, etc., but in stones coming from Africa and other places (except in the Mexican variety), carbon spots are seldom found, as the cutter has used his utmost skill to clear these. The reason they are objectionable is that the spot is reflected and exaggerated many times, although in reality it may be quite small in itself. Oftimes a carbon spot is left in the stock, but generally in such a position that when a stone is placed in a setting it is covered by either the gold or platinum mounting. A stone is more valuable, even with small sarbon spots invisible to the unaided eye, than a stone of poorer color, and it is found that in the course of examining differences in stones, nearly all of them if pure white, have traces of carbon in them.

Very often a stone has cracks or breaks across the grain or with the grain, irregular when across the grain and straight when with the grain. These breaks cause a reflection which is a very bad feature and is second to larger carbon spots in regard to frequency of occurrence. They are called cracks when large and feathers or flaws when small. Minute feathers are not very noticeable.

In the diamond there is a "grain" in the rough stone which grain is parallel to any of the triangular faces of the octahedral crystal. The stones in the rough are examined for perfection and assorted for sizes. The largest stones are given very close inspection for flaws and carbon spots. When these are found it may be desirable to split the stone into several pieces, to eliminate the flaws and to secure stones of more marketable size. It behooves an individual known as a "cleaver" to know thoroughly the grain of the diamond in the rough. Sometimes days are taken to decide on its cleavage in order to get the largest and best results—a mark is placed upon the diamond with pen and ink, a tiny groove is ground into it and the stone mounted on the end of a holder with the sharp edge of another diamond. A knife about six inches by one inch is now inserted into the groove or on top of the line, and with a quick blow the diamond separates easily along its grain.

A Pearl Carpet

That such a thing as a pearl carpet could exist outside fiction would be a tax on credulity, did it not actually hang on the wall of the Nuzerbagh palace at Baroda. This relic of a past era of bizarre extravagance is described as 8 by 6 feet. Three large diamond flower patterns form the centre; thirty-two smaller diamond patterns, and 1,269 rubies, 569 emeralds in flower designs the border; the remaining portion of the carpet is composed of seed pearls, although in places along the outer edge they have been removed and replaced by glass beads. A more absurd and useless object, apart from its monetary value, would be hard to find even in India. But, if we hark back to the time before the rich gem mines, the extensive pearl fisheries on the west coast and on the island of Ceylon had been exhausted, and were yielding their treasure by the bucketful, it takes little effort of the imagination to picture an eastern potentate, laden with jewels until he could scarcely sustain their weight, reclining before the pearl carpet.—"Maharajas and Their Jewels," by Eleanor Maddock, in "Asia" for June.

Some men claim that they cannot remember the names of a long list of customers—but they should be able to remember and use the names of regular patrons.

Vancouver Jewelers Feature Diamonds

By W. B. Stoddard

DURING the past few weeks there has been a pre-concerted plan on the part of the leading Vancouver jewelers to call public attention to their fine diamonds. Their advertising has been of a nature to command instant attention. Note the heart-to-heart nature of the advertising of Birks, Vancouver:

A POTENT REASON.

Engagement Rings from $25.00 to $2,500.00.

From far away Halifax to our own city is a far stretch of country yet right across this space BIRKS supply the big majority of the engagement rings—simply because Birks' Diamonds are the finest procurable.

DIAMOND BREVITIES

There are two chief reasons for the purchase of a diamond. One is because of our inherent love of the beautiful. The other is because the gem WILL BE SEEN AND ADMIRED BY OTHER PEOPLE. So it follows that it must be of the greatest brilliance, responding to every ray of light that falls upon it. Hence the demand for diamonds of highest quality.

BIRKS.

Of course, they backed up their advertising with a beautiful display of diamonds, shown in their corner window upon billows of black velvet. Both cluster and solitaire diamonds were shown, as well as smaller ones encircling other stones. In addition to their diamonds, they had several other distinct settings.

Said the manager: "It is my firm conviction that goods displayed have their selling capacity increased 100 per cent. I have found that whenever any line of goods is shown in the window, calls for them begin to come at once. For this reason we devote each of our windows to the display of a single line, so as not to confuse the eye or mind. We use the utmost harmony, but make the majority of the trims exceedingly simple, and change each display at least twice a week."

Several of the displays shown during July carried out very effectively the ideas above expressed. For example, there was a fountain pen and stationery display. It was floored and backed with purple satin, and had at either end a silver vase holding crimson roses. These rich, dark settings threw into bold relief the white stationery, against which the gold and silver banded pens were laid. Bottles of ink were shown down front, with a card, "For letter writing on your vacation take a bottle of our first-class free-filling fountain pen ink." The stationery was of a good standard quality, and bore a card: "Special priced, high grade stationery, $1.75.

Another window was devoted to celluloid toilet sets and many novelties for the baby. There were balls, and rattles, and a big egg on wheels—all tinted in pink or blue. A card adorned with water color sketches of a number of babies, declared: "Something to amuse the baby—A suggestion for birthday gifts."

Especially timely was the window containing gifts for men. Now that the young men are starting for college or boarding school, fond relatives and friends are wondering what to give them as a parting gift. A display such as Birks helps to solve the question. Prominently shown were blue enamel, silver tipped cigarette holders labelled "Just arrived from London." There were leather strops and silver or ivory mounted shaving brushes; safety razor sets; leather belts with silver buckles; military brushes; field glasses; copper ash trays—any one of them a distinctly masculine gift.

O. B. Allen call themselves "The House of Diamonds," and especially invite the tourist trade. A recent ad with a diamond in each corner, said:

THE ALLAN SERVICE.

Your complete and lasting satisfaction is of far more importance to us than the mere sale of merchandise. To gain your good will we offer the utmost value that is possible—consistent with a fair price.

NOTE:

All visitors and tourists are invited to visit the House of Diamonds without feeling the slightest obligation. You honor us by your presence.

O. B. ALLAN.

A consistent scheme of decoration was used throughout his entire series of windows, backed with curtains of gray silk and floored with billows of blue velvet. They followed the same plan as Birks, of displaying a single line, and a few pieces of each line, in each window. One window was devoted to cut glass, another to flat silver, a third to decorated china, and a fourth to novelty beads. Their diamond window showed little squares of black velvet scattered all over the billows of blue, on each of which was a diamond ring, pendant, brooch, scarf pin or ear rings. A tiny blue ribbon ran from each to a kewpie doll mounted on a pedestal in the centre, on which was a card: "Which of my diamonds do you like the best?"

David Spencer, Ltd., had a large window filled with flashing gems. The floor was covered with white silk, and scattered over it were many pale blue silk squares bound in navy velvet, each containing a set or unset gem, each with a tiny, but distinct, price card. Framed cards set at either side gave some excellent reasons for investing in a diamond at the present time:

EXTRAORDINARY DEMAND FOR GOOD DIAMONDS

The scarcity of diamonds and the labor shortage in the diamond cutting centres of Amsterdam and London assure a further rise in the price of diamonds. Buy now and thus make an investment both pleasing and profitable.

Another card, draped with a purple velvet throw caught up with a large diamond bar pin, advised:

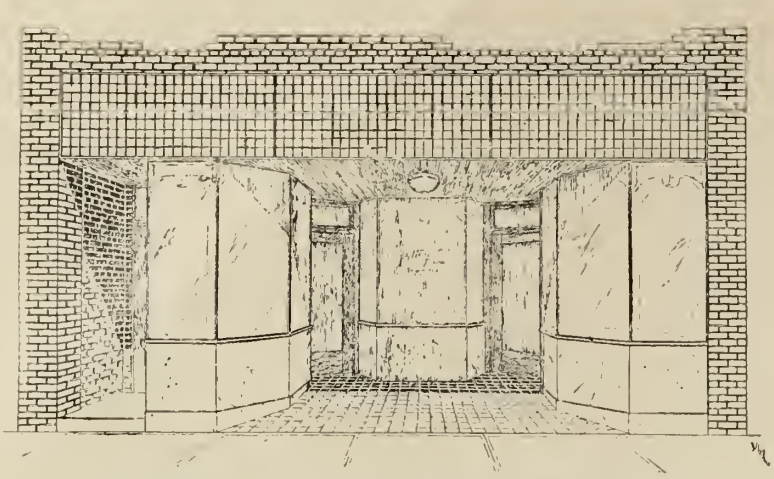
QUALITY DIAMONDS.

Our quality diamond represents the ultimate in craftsmanship.

It is composed of single diamonds so cleverly matched that all their wonderful possibilities are realized—and you will be making a profitable investment as well.

Cassidys, Ltd., featured silver and cut glass very effectively. Three long steps were covered with black velvet, on each of which were crystal vases holding bright hued flowers, the top one being graced with a vase three feet tall filled with the drooping purple wistaria, while in the background were palms. From the steps to the corners of the window were two black velvet runners, on which were placed little silver and glass vases, and bowls of decorated china. A card suggested: "This is the height of the flower season. Fill your rooms with blossoms. We have flower holders of all kinds from the tiny bud vase to one capable of holding a sheaf of American Beauties."

When you are selling goods to a customer, emphasize quality, value, durability, and satisfactory construction or manufacture, rather than to dwell on price.



ZOURI

Safety Set

METAL STORE FRONT CONSTRUCTION

Stocks of Zouri Metal Store Front Construction are carried at:

HALIFAX
MONTREAL
OTTAWA
TORONTO
WINDSOR
WINNIPEG
REGINA
EDMONTON
VANCOUVER

A Zouri Safety Set Store Front

When you entrust your store front problem to us we give you what is best suited to your needs. You do not get a freak front designed largely to sell store front materials. We give you a front designed to sell your goods, the first requisite of any shop front.

Write for our Catalogue.

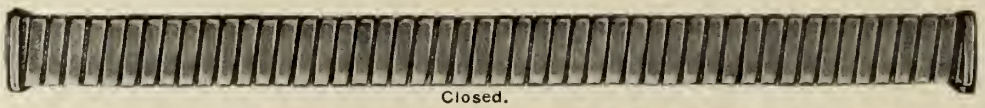
THE BEST P G IN GLASS

The CONSOLIDATED PLATE GLASS COMPANY OF CANADA LIMITED
TORONTO - MONTREAL - WINNIPEG

THE BEST P G IN GLASS

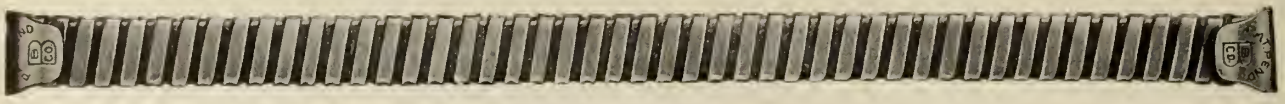
SUREFIT Means a perfect Watch Strap for both Ladies and Men, which can be worn with the greatest comfort and assurance that you are not going to lose your Watch. It is easily attached, requires no adjustment, and is always ready for use, as it does not become flabby by stretching.

MEN'S STRAP



PATENTED

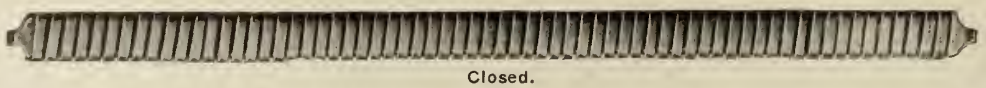
Closed.



Bracelet Expanded.

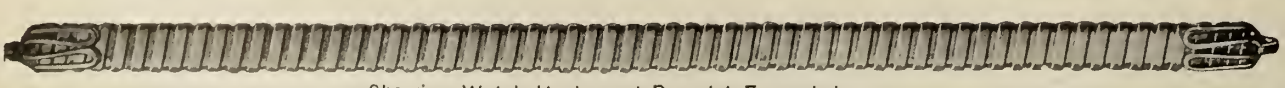
Both the Ladies' and Men's Straps are made in 14 Kt. gold, 10 Kt. gold, 1/10 rolled gold plate, sterling silver and American silver, having in all qualities an expansion of 1¾ inches.
The catches on the Men's Strap are made in 5/15, 7/16 and ⅝ inch, which fit all size watch lugs.
Now is the time to stock this item.

PATENTED



LADIES' STRAP

Closed.



Showing Watch Hooks and Bracelet Expanded.

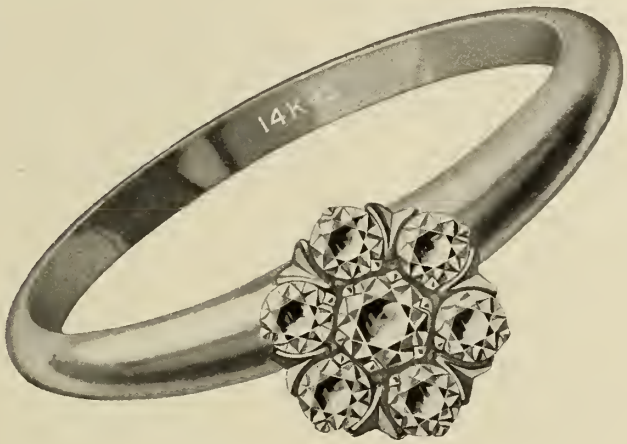
This item is not a novelty, but an article which will last and be worn as long as the Wrist Watch is in style, and it has come to stay.

Sold through the Wholesale Watch and Jewelry Trade.

BLISS BROS. COMPANY, Attleboro, Mass.

"The House with Something New All the Time"

GIFTS THAT LAST



Advantages of Diamond Clusters

This Cluster presents the beautiful and everlasting brilliance of a Solitaire several times its cost. It offers you special value, as Diamonds are advancing in price.

We are Direct Importers of first quality Diamonds and other precious and semi-precious stones. Orders may be filled in Solitaires or combinations of Diamonds and Rubies, Diamonds and Sapphires, Diamonds and Emeralds, and Diamonds and Pearls, in twins, threes, fives and clusters.

Careful attention given to approbation requests

Roy Company, Limited

Roy Building, 21-23 River St. - TORONTO

ROSS ARCHER, Western Representative.
T. BROADHURST, Toronto Representative.
ALBERT MIRAGLIA, Montreal Representative.
NELSON REYNOLDS, Eastern Representative

An Acceptable Gift

is this Candlestick of **Norman Plate** one that you yourself would be proud to possess.

The fact that it is one of the **Norman Plate** line and is on a par with the rest of this range is one of the greatest assets it possesses.

Norman Plate has always been produced with the object of providing the Jeweler with a distinctive article with which to impress the silverware shopper. In order to do this, we realized the great importance of exquisiteness and quiet, simple dignity, and are pleased to say that we have attained a very satisfactory result in this Candlestick.

Dealers who realize the opportunity this season affords (in the matter of gifts) are stocking **Norman Plate.** Are You One of Them?

"Sold Exclusively Through Jewellers."

STANLEY & AYLWARD, LIMITED

TORONTO MONTREAL

E

We Could Cheapen

OUR LINE OF

Solid Gold and Gold Filled Goods

but we don't believe we have any right to save money at the customer's expense.

JAMES EASTWOOD

Wholesale and Manufacturing Jeweler

65 Provost Street - NEW GLASGOW, N.S.

BUY
Canadian-made Goods

BUY
Canadian-made Clocks

As a utility—the Pequegnat Clock is an accurate time-keeper *all* the time.

As an ornament—the Pequegnat Clock is a good-looking, dignified, quality adornment to any home.

The Arthur Pequegnat Clock Co.

Kitchener Canada's Only Clock Makers Ontario

Fastidious Dressers Demand Pearls

Lay in a stock that will enable you to cope with this demand, and do it with the class of goods that will build prestige for you.

——WE HAVE A COMPLETE ASSORTMENT OF——

Guaranteed Indestructible Pearl Strings
IN ALL LENGTHS, UNIFORM AND GRADUATING SIZES

Samples Sent on Request.

EAVES BROS.

128 Bleury Street Montreal

CANADIAN SEAMLESS WIRE CO.

LIMITED

198 Clinton Street
TORONTO, ONTARIO

MANUFACTURERS OF

Gold and Silver Wire, Sheet and Tubing

Seamless Gold and Silver Filled Wires

Rolled Gold and Silver Plate and Tubing

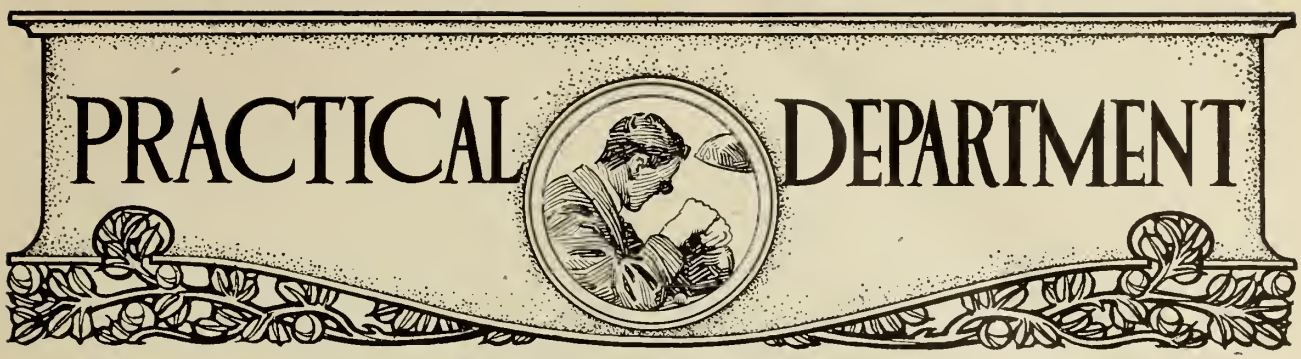
Fancy Wires in all materials

Gold and Silver Anodes

Brass and Copper Tubing in small sizes and thin walls

ALSO

Refiners and Smelters of all Wastes containing Gold, Silver and Platinum



Color and Hardness of Gold Solders

Before a correct and readily usable gold solder can be made, it is necessary that the color of the alloy and the hardness of the article to be soldered should first be accurately determined. Only in relation to these can the somewhat more readily melting solder be properly prepared.

Consequently, among old-time goldsmiths, it was the practice, when preparing a gold alloy, states the "Watchmaker, Jeweler and Silversmith," to keep a few grams out, from which, by further alloying, the solder could be made. Owing to this practice there has crept into almost all trade technical works an error as to solder alloys. The directions are given: "Take so many parts of eighteen karat gold and add so and so many parts of silver and copper to it."

In olden times such a formula may have sufficed, for it was then customary for a certain karat contents to produce only well-defined alloy colors. Nowadays, however, when almost for every karat, that is to say fineness, a large number of gold colors are recognized, such a characterization will not suffice. It has therefore become a necessity to figure out the solder alloy as well as the main alloy of fine gold or coin gold, to obtain definite results. We have now, for instance, red gold, reddish gold, green gold, color gold, yellow gold, light yellow gold, dark yellow gold, etc.

Suppose, for instance, we take color gold and wish to solder it. We must use the same care in the solder alloy as in the color process of the finished article; a red gold would not only make the seam visible but display a notable difference in color; a light gold the same. We must therefore use a color gold, but—where do we find such solder alloy described? How, in other words, can gold be alloyed as color gold? Another case: An 8 karat gold ring is to be bright-polished. Now, we often find in practice that solder alloys that are quite white are used for soldering, and the consequence will be that the polished ring, when finished polishing, will display a conspicuously white solder seam. An attempt is then made to remedy the error, and the soldering is finally gilded (!), and what is the conclusion of the story? After a few weeks the buyer suddenly notices the white solder seam at first slightly, soon, however, more plainly; he becomes suspicious and believes that he has not been honestly dealt with, although only a tradesman's mistake is to blame, due either to expedience or to ignorance of solder alloying. Very often however, such an occurrence may result in the loss of a customer. Consequently, on all gold alloys, the solder mixtures of the same color should always be used. In order, however, to attain this object, it is necessary that the solder alloys be designated exactly as to mixture quantities like the gold alloys themselves. Advancing technique in the jewelry trade demands this.

For soldering on brass muriatic acid is used. This is sometimes cut down with zinc and the chloride of zinc which results is used. Some factories still use a mixture of resin and oil with a little muriatic acid or zinc chloride for their fine work, but most manufacturers consider it more expensive to use it than a flux whose primary cost is greater. It stains the work and requires considerable washing to remove it. The flux or soldering fluid most generally used has the following composition:

Glycerine .....5 parts by volume.
Chloride of zinc .....1 part by volume.

Crude glycerine may be used, which greatly reduces the cost. This does not stain the work. All solders will flow very readily with it, and a much smaller quantity is necessary than if one were to use resin and oil.

Testing Old Baths

The simplest way to test an old bath for gold is to run it on very low current for a short time, using a carbon for an anode and a piece of copper or platinum for the cathode. There are chemical means for testing this, but the average plater will find this the simplest.

The most convenient and economical method for recovering the gold is to follow the process used in mining operations on a small scale.

Take a glass funnel and plug it loosely with a piece of obsorbent cotton, then fill it with zinc shavings or turnings, after first treating them with a solution of sulphuric or muriatic acid, about 1-20, and thoroughly washing. Pour the gold bath, which has been heated, but not to boiling point onto the zinc and let it run through. Repeat this operation several times a day for two days, and the zinc will have removed all the gold from the solution, which can then be thrown away. Wash the zinc thoroughly with water, and treat with a 10 per cent. solution of sulphuric acid. This will dissolve the zinc and leave the gold in the metallic form, which can be used for the preparation of chloride for future baths.

In dissolving the gold, however, should you get a green color, this is evidence that there is copper present. It is safest therefore, to first treat the gold with nitric acid which will remove any copper present.

Too much stress cannot be laid on the fact that one of the main causes of trouble in gold plating is due to the presence of too much cyanide. To begin with, many formulas call for more cyanide than is necessary, then again the first thing many platers do when the bath does not seem to work properly, is to throw in a lump of cyanide, instead of trying to locate the real trouble.

The strength of the current on brass or bronze plating is an exceedingly important portion of the operation and lack of uniformity or means for regulating it is frequently the cause of failure in this important portion of the plating business. Not only is the maintenance of a uniform current necessary, but means for regulating it must be had. A dynamo may give a certain voltage while the brass tank

La Louise PEARLS

Our Guarantee

The maker of this famous pearl hereby guarantees that every pearl on this strand is solid and insoluble and will not peel, discolor, crack or break.

Test La Louise Pearls in cold or hot water, and you will find that they do not soften or dissolve as do many artificial pearls, but will retain their many fine qualities.

Established over a quarter of a century

Manhattan Bead Chain Co.

Importers of Bead Necklaces and Manufacturers of Pearls

39 West 36th Street New York City

La Louise Pearls

for the birthday or wedding anniversary are the most appreciated gift that you will suggest to your customers.

As the manufacturers of La Louise Pearls, our guarantee tag on every strand is your protection.

A variety of colors in ORIENTAL, Pink, Cream and White are obtainable, with a wonderful assortment of clasps.

Handsome velvet jewel cases in different shapes are optional with your order.

is running, but it drops when other tanks are thrown in, then it will not give good results in brass plating.

In the majority of cases when your gold bath goes "off" you will find your trouble in your current or your connections, provided your gold content is O.K.

An important thing to remember is this, gold is more readily soluble in a weak than in a strong cyanide solution.

Metals "Tired" by Overwork

Engineers use the term "fatigue" to express an effect of overstrain on metals. Some say that this is a misuse of the word, though convenient; others affirm that it expresses a real and close resemblance to the effects of overwork on living organisms. In a broad, philosophical sense, states Garrett P. Serviss, the last assertion may be substantially correct.

Speaking imaginatively, to be sure, but still within the limits of reasonable analogy, one might say that overworked metal "recuperates" through rest much as an overworked muscle does. But the process is not so rapid, and perhaps a stronger "tonic" needs to be applied from external sources.

When a force is exerted upon a body that body is said to experience a "stress," and any change of shape, however small, that the stress produces in the body is called a "stram." Elasticity is that property of a body, with which we are all familiar in a spring, which causes it to recover its original shape when a stress is removed. The "elastic limit" is the measure of greatest stress that can be put upon a body without straining it beyond its power to recover completely, its original shape. If it cannot recover it is said to have a "permanent set"—from which many watch mainsprings are found to suffer. "Ultimate strength" is the measure of the stress required to produce rupture of the body. "Working stress" is the amount of stress that is regarded, in any particular case, as safe to apply, and the "factor of safety" is the ratio of ultimate strength to the working strength. It should never be less than 3, and often it exceeds 5; that is to say, the stress is kept down to from 1-3 to 1-5, or even less, of the ultimate strength.

One remarkable fact developed by experiment is that time plays a notable part in the results of the application of stress beyond the elastic limit. When the stress has been pushed beyond that limit a certain time must elapse before the full strain corresponding to that particular stress will be developed.

If a piece of iron or steel is subjected to a given load and the strain is pushed beyond the elastic limit, and then the load, or stress, is removed and kept off for a considerable interval of time, it will be found, when the load is again applied, that the ultimate strength of the metal has in the meantime increased. This comes about through a hardening process that has taken place during the interval in the metal.

Examination with the microscope shows that overstrain alters the shape of the metallic grains, elongating them in the direction of the force. Alternations in the direction and also in the amount of stress produce "fatigue." But rest, especially when accompanied by the application of heat, as in annealing, more or less completely restores the lost strength.

Synthetic stones are becoming more and more popular. In our own laboratories in Paris we produce annually over 3,000,000 carats of these gems. The lapidaries of Europe and American to-day cut more synthetic stones than natural and imitation stones.

Hints on Gilding

FIRE GILDING.

This is known as the fire-gilding or amalgam process. Use about three times as much mercury as gold to prepare the amalgam. Heat the gold in a crucible, and when hot, add the mercury, taking care to remove the source of heat first. Stir with an iron rod until amalgamation is complete, and when cool remove the excess of mercury by straining through chamois.

Have a solution of nitrate of mercury, and when ready, dip a wire brush into the solution, then brush it over the amalgam, and apply to the article to be gilded, taking care to get it into any crevices. Dry thoroughly, and heat over an open fire that has a draught or flue, to carry off the mercury. Repeat the operation, and when the article shows a uniform gold color, it is finished. It will need polishing, and should be burnished beforehand.

GILDING PASTE.

Gilding paste can be used on articles that do not have to stand wear.

Talc, 4 parts.

Tartar, 3 parts.

Solution of gold cyanide to make into paste.

Just before applying paste dip articles into solution of ammonium chloride containing granulated zinc, or a weak solution of zinc chloride.

GREEN GOLD.

To produce this plate in the regular bath and then transfer to another bath to which sufficient silver cyanide has been added to give the required tint.

Rose gold is produced by increasing the alkalinity of the bath. Add one ounce each of potash carbonate, soda hydrate, potash cyanide to each gallon, and use an increased current, for this effect.

PINK GOLD.

This is the same as for green gold, substituting copper chloride or nitrate for the silver.

GOLD IN POWDER.

Occasionally one will find it necessary to use gold in the powdered form. There are several ways of making this, the most economical being electrical, when made on a large scale. When required in the plating room, however, the amount is small.

One of the simplest methods is to triturate the gold leaf with a little honey, in a mortar, then add sulphate of potash in excess, and grind thoroughly. Treat this with boiling water, thoroughly, and the gold will be left in a fine powder.

STRIPPING GOLD FROM PLATED ARTICLES.

For this purpose use sulphuric acid, the commercial oil of vitrol, as a bath, reversing the current, and using a carbon cathode. This method has the particular advantage over other processes, in that it does not affect the base metal, and the article is recovered in good condition for refinishing.—"Metal Record."

In the year 1800 only about $300,000,000 worth of the yellow metal was in the possession of mankind, an amount such as is now produced in eight months. In that decade of the last century which corresponds with the present decade of this, the annual gold production was $8,000,000. In 1850 the treasury of France held but $15,000,000.

Gold was discovered in California and in Australia in 1851, and its world production multiplied itself by ten and became $100,000,000 a year, a pace which was held for forty years. Then came the gold excitement of South Africa, which added another great field to the world's production but which also gave it a process of extracting that metal which contributed vastly more than did the Transvaal.

ELBICO

To build up a business is to give your customers good reliable merchandise.

—

We have such for you.

—

Our Elbico, Mars and Civitas are Swiss watches of "good Quality" at moderate prices.

—

Elbico and Civitas are made in Gents' sizes.

—

Mars are made in Ladies' Bracelet Watch sizes.

—

All above are backed up by a complete line of materials.

Diamonds
Loose or Mounted

—

American and Canadian gold and gold-filled Jewelry in splendid variety.

—

Watch Materials

—

Sessions Clocks

—

Community Silver Plate

The Levy Bros. Co., Limited

HAMILTON, ONTARIO

MARS

L'ORIENT

SOLID INDESTRUCTIBLE PEARLS
INSOLUBLE

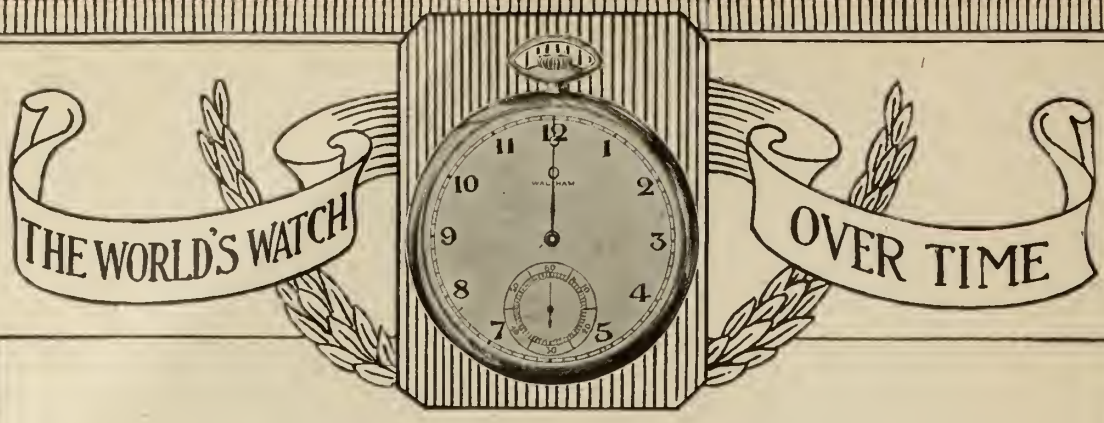
16, 18, 24 and 30 Inch Lengths in Various Grades.

"L'Orient" Pearl Necklets will bear the most critical inspection.
You can sell them profitably and be convinced of their Durability, Quality and Beauty.
Not affected by Boiling Water, Heat or Cold.
These Beads are not made of glass.
Hot water expands Glass Beads, causing same to crack or peel.

THE MOST PERFECT COPY OF THE GENUINE

The Levy Bros. Co., Limited

HAMILTON, ONTARIO



Reduce Your Stock by Concentrating on the Waltham Complete Line

When you handle several different lines of watches, you must necessarily tie up more capital and incur much more risk than when you concentrate on a single line of known quality.

Waltham is the only line made which offers completeness. No matter what style of watch a customer may desire, if you are specializing in Walthams, you can meet his requirements.

For many years people have been accustomed to associate the name Waltham with everything that is best in watch mechanism, and our consistent national advertising in every part of the country is designed to maintain and extend this association.

There is an old saying to the effect that good goods well advertised are half-sold. This saying is quite true of Waltham watches. Your customer is more than half-sold on Walthams before he comes into your store. It is almost wholly a question of selection. He knows he wants a serviceable watch that will tell him the real truth about time—all the time; and he knows that a Waltham watch will do this. But he looks to you for help in selecting just exactly the style of watch for his particular purpose. Hence the importance of carrying a really representative stock of Walthams. By eliminating the lesser known lines of watches, you can carry a more comprehensive range of Walthams, while at the same time reducing your total stock and the amount of capital invested.

Next time your jobber's salesman calls, get him to show you how complete the Waltham line really is.

Waltham Watch Company, Limited

MONTREAL

Makers and Distributors of Waltham Products in Canada

Factories: Montreal, Canada, and Waltham, U.S.A.

Weather Man Smiles Upon Hamilton Jewelers' Picnic

For the first time in more years than many of them care to remember, the Weather Man endorsed the Hamilton district jewelers' picnic (the fourteenth of its line) with the august seal of his approval. No day could have been finer than Wednesday the 25th of August when jewelers representing not only Hamilton but a good portion of Western Ontario gathered at the Dundas driving park, with their wives and families, for an afternoon of sports and amusements.

Even the sports were long on the amusement end. With the exception of a few straight races, the afternoon's card was composed mainly of "freak stunts," some of them new, and all of them vastly entertaining.

Radial cars were engaged to take the party out from Hamilton, leaving the city shortly after one o'clock. It was pretty much an automobile picnic, however, since most of the Hamiltonians and practically all the outside visitors motored to Dundas. Car after car, gay with flags, honked its way into the park and around the circular drive to the established parking space. Strangely enough, nearly all of them arrived on time.

In keeping with venerable custom, the soft-ball game between Hamilton jewelers and outsiders was the star event of the aftenoonr. The game was started pretty well on time, and was carried through its seven innings with a zip. A world's series encounter could scarcely have engendered more excitement, and certainly would not have been half so entertaining. Frequent changes in the personnel of both teams soon caused the disgusted scorer to give up the attempt to keep track of anything more than the runs—and even so far as those were concerned, there is a distinct suspicion that his efforts were governed more by a desire to see everyone happy than by a mania for facts.

However, it was a splendid game, being featured equally by the demon pitching of Wallace Lees (who seems to have been removed from the box toward the end of the game for the sole purpose of giving the visitors a chance), and the brilliant though erratic fielding of Ben Chapman out in left garden. In a whirlwind final innings the outsiders crept well up on the city team's long lead, but fell short of the necessary three more runs to tie—the game ending 15-12 for Hamilton. The official scorer assured THE TRADER that he could have made it closer than that, but considered 15-12 a creditable score and one not likely to be called in question.

Scarcely was the game over when E. H. Flach of St. Thomas, the official announcer (appointed for life), came with his little megaphone and shooed everyone over to the shade of the trees, where the official group photograph was taken—unfortunately, as events have since proved, a "dud."

Then attention turned to the races and contests, of which there was a good number. Among the more amusing was the balloon race for ladies; but unfortunately the course lay at right angles to the wind, the balloons strayed far afield, and before things could be straightened out, all but two of them had "popped." The nail driving contest, also for ladies, was a thrilling event. Like golf, low score counted. Some took from twenty to twenty-five strokes to drive their nails home. The majority succeeded in from ten to fifteen. Four only got under ten, and of these two tied at seven. On the play-off, one again counted seven, but her competitor broke all records by driving the nail firmly home in five strokes.

The mule race, a "mixed" event in more ways than one, was provocative of peals of mirth at the expense of the participants. Blind-folded gentlemen, on hands and knees, were supposed to be driven to the finishing line by feminine drivers. Most of them, however, had ideas of their own about the location of the finishing line, and, not waiting to be driven, gambolled merrily off, getting themselves and their guides inextricably tangled up with one another and the crowd of spectators. A few, more by luck than good judgment, struck the proper direction and crossed the line.

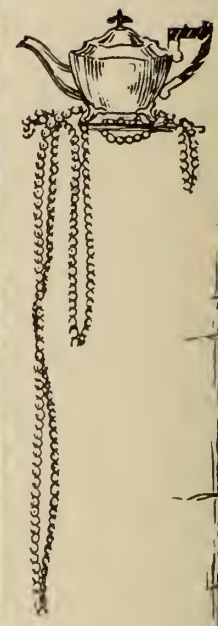
The jockey race for men—on kiddy-kars—was another screamer; but the most hilarious of the programme was the centipede race for four-men teams. Out of half a dozen starters only two teams finished, the remainder piling themselves up in various wierdly assorted heaps by the way.

After dragging the retailers all over the lot, more or less, for an easy first count, the wholesalers failed to repeat in the tug-of-war, and lost two straight to their lighter but better organized opponents. Or was it that the retailers hunched? We do not profess to know. It was a hard-fought match however, with the betting even.

The games finished just in time for supper, which was served in the pavilion. Afterwards Mr. Levy, presiding, called upon S. H. Lees to propose the health of the visitors, to which Ben Chapman and J. S. Smith were called upon to reply. Several others spoke briefly, and the gathering broke up about eight o'clock, wishing, every one of them, that it were not necessary to wait until next year for a repeat performance.

ONTARIO

In Toronto and throughout Ontario, trade is reported to be pricking up its ears and taking a new lease of life, and especially is this true in jewelry lines. Since the beginning of August business has been picking up, and the advent of the Toronto Exhibition, as usual, introduced the fall activity. Stocks are in good shape as to quantity and value, and in point of quality it is doubtful if they have ever been better. Big and small jewelers alike are showing in their windows an alluring choice of tasty goods, and while prices are high, the purchasing public is recovering from the fright of the luxury tax, and is inclined so



"HEIRLOOM" PLATE

The Choice from Generation to Generation

Made in Canada by

CANADIAN Wm. A. ROGERS LIMITED

TORONTO.

far to discount the seriousness of the rumors concerning this industry or that throwing men out of employment. In most cases the number of men discharged has been relatively small; and the chief effect so far has been—in some cases at least, such as the clothing trades—an actual increase in production, due to the fact that workers are getting over their independent inclination to do only so much work as they feel like doing and insist on full pay for that.

With a distinct increase in per capita production, therefore, with just a few inefficients out of employment to throw a scare into others who might be tempted to loaf, and with a bumper crop in the process of being garnered, prospects look good, not for a record fall business, but for a healthy, profitable business which will bring no reactionary slump in its train.

There is an inclination, now that the manufacturers and wholesalers are in a better position to fill orders at short notice, to order in small lots, and frequently. This, for those who are able to do it, will mean a more rapid turnover, greater ability to take advantage of cash discounts, assurance of having the latest styles in every line of goods, and a better ability to meet any contingencies that may arise.

The fact that certain manufacturers of jewelry and allied lines have closed down or restricted operations temporarily is not to be regarded too seriously. With many the closing is but a further spread of the practice whereby the two weeks' holidays allowed each employee are taken in a group, the entire staff going on vacation and returning to work at the same time—a much more efficient plan in certain branches of industry than that by which the disturbing, unsettling holiday season is scattered over the entire summer. With others the vacation is being extended this year over a more lengthy period, in some cases of five weeks, due to the fact that through the summer slackness of business the firms had managed to catch up with back orders and get a little ahead. Those who are laying off a section of their staffs are, speaking generally, firms which found it necessary to unduly increase their staffs during the rush periods of last year and early this year, so that the present reduction is not so much a reduction as a return to normal.

The situation contains none of the evidences of a "boom" period, it is true, but from that very fact it contains no threat of a reactionary slump to follow. Taken generally, the jewelry trade here regards itself as being in a sound position.

Local jewelers are worrying to some extent over the threatened increase in freight and telephone rates. They regard both these applications for increases with especial disfavor if only because they come at a time when the prospect seems to promise stability and a rest from increased costs. Especially do they challenge the right of any labor organization, whose average pay is as high as that of railwaymen, to insist upon still higher wages just when the turn of the tide has come, and when a period of stability, if not actual price recession, is at hand. Such wage increases might, of course, lead to increased immediate expenditures in the shop of the jeweler, as was the case throughout 1919; but the trade locally has had enough of boom periods and extravagent public spending, and realizes that in the long run such things are not profitable.

A group of the picnickers at the Geo. H. Lees & Co., annual picnic, held this year at Bronte, August 7th.

Mr. R W. Russell of McLeod, second vice-president of the Alberta Jewelers' Association, was a visitor at the office of THE TRADER recently. Mr. Russell has spent the greater part of the summer in Ontario visiting numerous relatives, and nursing several ribs which he had the misfortune to fracture in an accident at a summer resort soon after his arrival in the East. We are glad to be able to say that he is well on the way to recovery, and appears to have suffered no permanent disability from the mishap.

Another visitor to the TRADER office last month was Mr. R. Coulson, of the Canadian Ball Watch Company, Winnipeg. Mr. Coulson had been spending his vacation on tour, visiting the Chicago and Cleveland offices of his firm, and getting acquainted with all the folks. He was much impressed with the greatness of Chicago and the beauty of Cleveland, as well as with the up-to-dateness of the Ball head offices and the charm and courtesy of its chief representatives. He wound up his trip with a visit to his old stamping ground in Ontario which he had not visited for over a quarter of a century, having left Ontario in the early days and gone into business at Shoal Lake, Man., where he remained many years. He ran across a number of old-timers, however, among them "Brer" Wilkinson, of the P. W. Ellis staff, and was able to learn a great deal of the men of the "good old days."

The story has just come out how central's "Line busy!" made it possible for the robbers who held up Rosenthal's jewelry store, Toronto, for $50,000 worth of diamonds a few months ago to elude the clutches of the police. Chief Constable Kerr of Oakville, is credited with the statement that had it not been for the fact that he was unable to telephone the authorities at Burlington on account of the line being busy he could have had the robbers arrested, as they passed him only ten minutes before he received word from the police at Toronto to be on the lookout for them. It has been suggested that the authorities should have exclusive use of the lines in such cases as this.

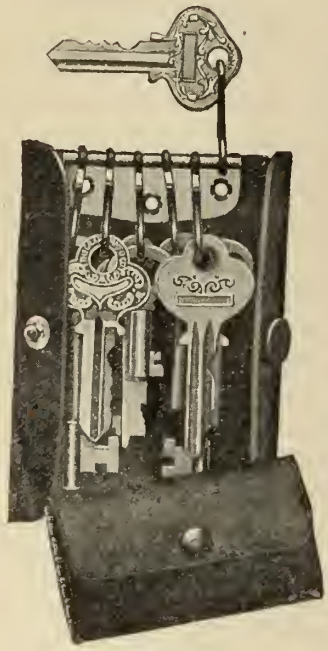
An interesting thought unpleasant, *contretemps* in connection with this case, was the arrest in Florida of D. C. Ellwood, a native of Canada who has for some years been a respected and prominent citizen and business man of Miami, Florida. Through some error on the part of the police, the car in which Mr. Elwood had been touring Western Ontario and Toronto a few days before the robbery, was mistaken for that in which the robbers took flight. It was traced to Florida without difficulty, and Mr. Elwood was placed under arrest. Waiving extradition, he came voluntarily to Toronto, where his innocence and non-complicity with the robbery were firmly established. The trip cost him considerable inconvenience and injury to his feelings, as well as some $5,000 cash. He is taking legal action to recover.

Meantime the real robbers have probably had time to get their skirts entirely clear of the police net, seek

BUXTON

KEY KASE

Saves the Pockets



HERE is the most successful receptacle for keys we have ever seen. It fits vest or hip pocket, or lady's hand bag, without "bulging." Each hook holds two keys. Each key is easy on, easy off, and easy to find—even in the dark. This Key Kase is just about as far ahead of the old bulky key ring as the fountain pen is ahead of the quill!

We can supply Key Kases in all leathers at a good discount under the Canadian retail prices, given below. They come packed in neat counter display boxes, together with colored window cards. If you want a high-grade leather novelty with practically no limit to its market, stock this Key Kase. Write for proposition.

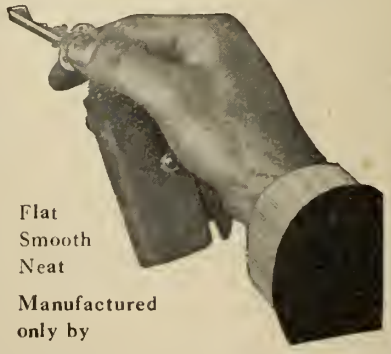
Rowland & Campbell, Ltd.
Winnipeg

Consumer Prices in Canada:

	Nickel Hooks	Gold Plated Hooks
STEER HIDE		
5660—4 hook	.40	
5630—6 hook	.50	
5699—8 hook	.75	
GENUINE COW HIDE		
5640—4 hook	$ .65	$ .85
5615—6 hook	.85	1.20
5680—8 hook	1.25	1.60
REAL PIG SKIN		
5661—4 hook	$1.00	$1.25
5631—6 hook	1.25	1.50
5685—8 hook	1.50	1.90
GENUINE GOAT MOROCCO		
5648—4 hook	$1.25	$1.50
5622—6 hook	1.50	1.75
5689—8 hook	2.00	2.25

	Nickel Hooks	Gold Plated Hooks
PIG SKIN LEATHER LINED		
5644—4 hook	$1.50	$1.75
5610—6 hook	2.00	2.25
5684—8 hook	2.40	2.75
ALLIGATOR CALF LEATHER LINED		
5652—4 hook	$1.50	$1.75
5625—6 hook	2.00	2.25
5692—8 hook	2.40	2.75
CALF SKIN LEATHER LINED		
5643—4 hook	$2.00	$2.25
5613—6 hook	2.50	2.75
5683—8 hook	3.00	3.25
REAL SEAL LEATHER LINED		
5641—4 hook	$2.00	$2.25
5611—6 hook	2.50	2.75
5681—8 hook	3.00	3.25

EASY TO USE



Flat
Smooth
Neat

Manufactured only by
L. A. W. NOVELTY CO.
Springfield, Mass., U.S.A.

the protection of the "diamond ring," dispose of their booty and retire into solitude to plan another assault against legitimate business.

Percy B. Ball, who for thirteen years was identified with the Frank M. Whiting Co., of North Attleboro, first as designer and later as executive in charge of the factory, has now associated himself with Messrs. Stanley & Aylward, Ltd., of Toronto and Montreal, as active partner in charge of manufacture. Mr. Ball will make his headquarters in Toronto. When his impending departure from North Attleboro became known among his close acquaintances, he was the recipient of numerous substantial gifts and choice expressions of their regard, which included a special ecxursion in his honor by the Utopian Club of Providence, of which he has been an active member since its inception, and for some years president. He was also surprised one morning by the presentation of handsome testimonials from the shop employees, the office force and the management. It was with deep feeling that he responded to these culminating expressions of good will. Mr. Ball has crossed the line to take up his new duties in Toronto. For the present his wife and family will remain at their home in North Attleboro, but expect to move to Toronto early in the fall.

Henry Birks, of the firm of Henry Birks & Sons, Montreal, passed through Peterboro recently in his cruiser on a tour of the Trent Valley Canal, and has written a letter to G. K. Fraser, president of the Trent Waterways Development Association, remarking upon the beauty of the route, and stating that hereafter he will visit the district annually.

R. J. Austin has opened a jewelry store at Brighton, Ont., according to announcements in the press. He will carry a complete stock of the usual lines.

Thomas N. Rickard, who for some 32 years has conducted a large jewelry business in Bowmanville, died very suddenly of heart failure on August 13th, at his country home on the Kingston Road, east of Darlington. On August 12th he was doing business uptown, but remained at home the following day, and passed away during the afternoon. Most of his adult life had been spent in Bowmanville, having served his apprenticeship in the dry goods house of the late Frank Y. Cowle, soon after arriving in Bowmanville from Cornwall, England, in 1868, and later learning the jewelry business in John J. Mason's establishment. For some years he was with the Savage jewelry store, Guelph, later returning to Bowmanville and opening a large jewelry store which he personally managed. Mr. Rickard bought a farm on Shaw section several years ago, where he made his home. He served as Councillor and was always a Conservative, and in religion a Methodist. He never married and all his relatives live in England.

The firm of Carl Austin & Co. have just issued their French Ivory Catalogue for the coming Christmas season. This is the fifth annual catalogue, and it is bigger and better than all previous numbers. The company is now manufacturing all its own toiletware, excepting mirrors and brushes. The prices quoted are subject to the regular discount of 50 per cent. thereby enabling the jeweler to sell direct from the catalogue to his prospective customers in the event of enquiries for certain articles that he has not in stock.

Mr. W. W. Cole, of the J. Coulter Co., Ltd., Toronto, for many years connected with that company, is making a special trip during September to Winnipeg, Vancouver and other towns in the West, in the interests of his firm. He expects to enjoy a most profitable and pleasant journey.

Mr. Fred W. Westren left about the middle of August for Western Canada, and while at the time of writing he had not got very far, the orders he had sent in indicate good business in Western Canada this fall. His novelty advance card has been causing considerable comment.

W. A. (Bill) Bradford is picking up some splendid orders in Ontario for the well-known Hamilton manufacturers, Messrs. George H. Lees & Co., Ltd. While there has been some talk of a falling off in orders, the Lees Maple Leaves and Emblem lines are so constantly in demand as to insure good fall business for this "Superior Quality" House.

The fourth annual picnic of the employees of George H. Lees & Co., Ltd., was held at Bronte Park Saturday, August 7th. Around 150 employees, and wives and children, were present. The party journeyed to the park by motor, and after an exciting and interesting series of games, a corn roast and supper were served, after which the younger people enjoyed an hour's dancing. The picnic was voted to have been the most successful yet held.

The Benedict-Proctor travellers are starting out this month with a line that will interest the trade, known as Polychrone. Mr. L. G. Proctor, president, is looking forward to seeing his many friends in Montreal and Quebec during September and October.

Count 'em—fifty-eight bass! This is an afternoon's catch made on Lake Couchiching by Mr. E. P. Sternberg of H. & A. Saunders, Limited, and his friends.

WESTERN ONTARIO

N. Agranove, of East London, while going to his store one evening recently, was struck by the suspicious actions of a couple of youths who were loitering nearby. He directed the attention of the police to their actions and when Mr. Agranove and the officer, after having made a detour, came around through a rear lane, they surprised the youths. They succeeded in making their escape, but one left a bicycle which is still at the police station awaiting an owner. The

The Playtner Classes (No. 3 Continued from Page 138 Aug. Trader)

Type of the First Watches Made at the Institute, but Not the First Watches to be Made in Canada.

When in the spring of 1890 the proposition was made to Mr. Playtner that he should become the instructor in the proposed school, he demurred, as he did not consider himself sufficiently qualified to hold so important a post. He was told he was the man for the place and was finally prevailed upon to undertake the work. He had spent a decade in intensive study of the trade, his interest was such that he could tell the make of five different American watches apart by the tick. Very early he had set for himself the goal, however, to seek employment at the ideal factory in Elgin, in which the best planned, mechanically produced watch was made.

Thus his plans were changed, and then it was found that he had unconsciously fitted himself for the place he was now to fill. Even before starting the school he had made the calculations and drawings of a suitable watch to be constructed by beginners. It was an 18 size O.F. movement, the first ones being completed in November, 1890. The barrel was pitched 114 degrees to the right of the 4th wheel. It was so planned that the only changes necessary for hunting case movements were to pitch the barrel 160 and the winding arbor 90 degrees to the right of the 4th wheel. The mainspring was seven widths wider than in the ordinary American movements fitting the same case.

THE HENRY'S AT LENNOXVILLE, P.Q., MADE WATCHES MANY YEARS BEFORE

In August, 1919, The Trader published an article concerning their work, written by Mr. F. R. Bentley, editor of The National Jeweler, Chicago, who is one of our former students, and the first one to come to Canada from England for the purpose of attending our school. We, too, have learned to know and appreciate the late Mr. George Henry, and have pleasure in endorsing the statements concerning their work. Their endeavors were conceived with splendid vision and carried on with the finest courage.

No one rejoices more than we that every other one of their projects proved financially successful, and that they were well-to-do, proving they were sound business men as well as exceptional mechanics. Moral: no one should lower himself and the trade by remarks about "only watchmakers—just mechanics." The watchmaker has reason to be proud of his work, for the chariot of his art is linked to the stars. He is the timekeeper of the nation, as Mr. Bentley puts it.

(To be continued.)

Canadian Horological Institute Limited

Preston, Ontario

police believe that Mr. Agranove, by his prompt action, has helped to break up the activity of a gang which has been responsible for an unusually large number of petty store thefts lately. Thefts of jewelry from homes have also been unusually numerous.

"Dollar Day" in London last month was one of the most successful merchandizing days that London merchants have ever known. Perfect weather prevailed, and with wide advertising crowds of shoppers were attracted, many of them coming from as far as fifty miles. Hundreds of farmers came in by motor, and so many cars were parked on some streets that they became impassable. London jewelers backed their advertising messages in the local papers by most attractive window and store displays and reaped a splendid harvest of sales.

C. L. Von Gunten, of Blenheim, Ont., has purchased the splendid property on the Gravel Road, just outside the town, known as the Crossland property. It is one of the most attractive situations in the district.

Savage's jewelry store, Guelph, was robbed early last month of diamond jewelry valued at several hundred dollars. The window was smashed with a stone, in the early hours of the morning, and the thief helped himself to what was within reach. The police heard and saw nothing until the loss was discovered some time later.

J. T. Clarke, jeweler, of Elora, Ont., has sold his fine residence at the corner of Geddes and Church Streets.

Secretary Harry Young, of the London Jewelers' Club, spent a most enjoyable vacation in Muskoka.

Arthur Brillinger, of Arthur, Ont., was a recent visitor with relatives at Walkerton, Ont.

George Reid, of the T. H. Baker Co., London, has returned after spending his holidays at Toronto.

Kenneth C. Vizzard has purchased the jewelry business of G. B. Hillmer, at Wheatley, Ont., and takes possession immediately.

Miss Alice Harding, assistant bookkeeper for the T. H. Baker Co., of London, spent her holidays at Ipperwash Beach on Lake Huron.

T. Wilford Jones, of the Charles H. Jones Co., spent part of his vacation at Hamilton. Mrs. Jones has just returned after spending some weeks with relatives at Windsor.

At the recent big Western Ontario Gladioli Show, held in London, the silver cup donated by John A. Nash, was won by S. F. Wood.

W. G. Young, of London, following his vacation at Corunna, Ont., enjoying boating and fishing, left to attend the convention of the A.N.R.J.A. at Louisville, Ky.

MONTREAL AND EAST.

Helped by Constablse Bourque, of the City Hall Avenue Station, J. N. Leclerc, jeweler, of 199 St. Catherine street east, ran to earth and arrested a man whom he charges with the theft of a diamond scarf pin valued at $100. He further charges that the man tried to blind him with red papper in order to make away with the pin, which he was showing for sale in his store. According to the story given to the police, Leclerc was in his store shortly after 11 o'clock on August 16, when a young man stepped in and asked to be shown diamond scarf pins. Leclerc showed them and the man decided upon one. He asked the jeweler for a certain kind of box, and when Leclerc rose from underneath the counter with the box the man threw red pepper into his face. Leclerc's eye glasses, however, saved his eyes, and when the man made away with the pin he gave chase. The man was finally cornered in a lane off St. Elizabeth street, a short distance above St. Catherine street, and, with the help of Constable Bourque, who came along at Leclerc's call for help, he was placed under arrest.

Trade on the whole here appears to be better in the jewelry line than it has been for many years, although the retailers complain that the usual summer dulness is quite noticeable.

Caron Bros., one of the best-known wholesale jewelers and manufacturers of jewelry articles in the city, told THE TRADER that trade is at present very good in the West, although in the East and in Newfoundland it is only normal, and, if anything, a little below normal. Souvenir business this year is stated by this company to be the best that they have had during the last eight or ten years. This they account for by the fact that automobile tourists this year have been augmented in number by the influx of many American delegates to the various conventions which have been held here during the past few months.

Questioned about the luxury tax, Mr. Sharpe, of Caron Bros., stated that this had now been almost forgotten by the ordinary buyer, and that the trade had already begun to steady up again from the condition into which the imposition of this tax placed it. At present, said Mr. Sharpe, the tax is not detrimental to the trade, and, although at the time of the decision of the Government to levy the tax there was a great hue and cry against it, it has proved of no more hindrance to the jewelry trade now than an income tax is to a millionaire.

Amongst the Canadian goods which are selling best here, Caron Bros. believe that the enamel lines are the best.

Questioned about the retail trade in the city Richard Hemsley, the well-known Montreal jeweler, stated that it is not as good as last summer, al-

No, kind reader, this is not a quartette of much-wanted jewel bandits, but a group of four more or less highly respected citizens. As neither their wives nor their mothers would recognize them, much less anyone else, it is necessary to state that from left to right they are—Alf. H. Baker, treasurer of the Hamilton District Jewelers' Club; Gordon McLaren, vice-president of the Ontario Jewelers' Association; O. M. Ross, secretary-treasurer of the C.N.J.A., and ex-Controller Wright, of Hamilton. They are shown camped at "Dead Man's Island," Deer Lake, in the Parry Sound District—a locality whose name and scenic equipment harmonize delightfully with the costumes shown above.

WHEN YOU RECOMMEND

DAVID BELAIS' 18K WHITE GOLD

(The white gold that stays white)

FOR REMOUNTS

YOU

are creating new business that

WILL LAST

You can furnish a mounting made of BELAIS' WHITE GOLD and about $175 WORTH OF DIAMONDS for the price of a mounting made of Platinum, assuming the mounting made of BELAIS' WHITE GOLD weighs 10 dwts.

The Color is the Same.
Styles in Jewelry Change.
Give It a Thought.

DAVID BELAIS

13 DUTCH STREET, NEW YORK

though there is very little to complain about so far in the retail trade.

Mr. Hemsley made the original statement that he believed that the comparative slackness this year was mainly due to the fact that last year there were a number of returned soldiers in the city who spent a large portion of their gratuity and pay in buying jewelry for their relatives and themselves. This year, of course, these men have left the city and the small number who remain have either spent their money or placed it at a bank.

Mr. Eaves, of Edmund Eaves, Ltd., manufacturing jewelers, told THE TRADER that trade, as far as manufacturers in this line are concerned, is very dull, although the trade amongst the smaller dealers in the city here, which has been very poor recently, is beginning to pick up fast.

Most of the number of jewelers who have been away for their summer holidays are now back in the city, and business, which has been in the hands of sometimes young subordinates during the hot weather, has now to be worked up again.

Statement of other jewelers, both small and large, are corroborative of those made by those quoted above, and all seem to be to the effect that for this time of the year the Montreal jewelry trade is still on a firm basis.

Mr. H. C. Page, of St. John, to whom credit must be given for much of the preliminary work of education

Mr. H. C. Page.

toward the organization idea in New Brunswick, has been elected president of the newly-created New Brunswick Jewelers' Association.

Mr. J. R. Anderson, jeweler and optician, of New Glasgow, N. S., has moved into a new store in the Roseland Building on Provost street. He is ideally situated and now has one of the neatest and most attractive stores to be found. He has equipped a special optical room and is thus prepared to give every attention to all branches of his business.

MANITOBA AND WEST

The harvest season finds Winnipeg jewelers experiencing a business depression such as is generally looked for about this time of year. Complaints are heard that the slump is a bad one, as compared with the same periods in other years, but there is every indication that September will bring with it a marked revival in trade conditions generally. It is now assured that the crop will be considerably better than the average and the prices the highest on record.

An interesting event to the trade this past month was the return to the city of Lieut.-Col. W. J. Simpson, who for nearly five years served as director of contracts in connection with the Canadian expeditionary forces. Prior to the outbreak of war Col. Simpson was connected with the wholesale jewelry firm of Rowland & Campbell here, and is well known to the members of the trade.

Col. Simpson left Winnipeg as a lieutenant in the 100th Grenadiers. In July, 1915, he was notified that his services had been requisitioned by the Canadian military headquarters in England. When he arrived in the Old Country he found that the new establishment with which he was to be connected had been completed, and in the meantime he was assigned the post of paymaster of the 9th Reserve Battalion at Shorncliffe. In September, however, Major-Gen. A. D. McRae was appointed director of supply and transport and organized the C.A.S.C. headquarters at Sandgate, to which Col. Simpson was attached as purchasing officer. The following year the contracts branch was organized and Col. Simpson was made chief purchasing officer, an appointment which was later enlarged to that of director of contracts. By an Ottawa Order-in-Council the director of contracts was given supervision over the expenditure of all Canadian public funds in England. This included the purchase of arms, guns and munitions, horses, forage, medical and surgical supplies and other commodities used by the expeditionary force.

Following the armistice in November, 1918, the Military Council issued orders that all supplies and government stores in England were to be disposed of, and Col. Simpson was made director of sales, in addition to his duties as director of contracts. He conducted a series of auction sales at all of the Canadian military depots, the prices realized in many instances being in excess of those originally paid. During the past three months Col. Simpson has been engaged in closing the official records of the contracts branch in Ottawa. Prior to being identified with Rowland & Campbell, he was with Robinson & Company here, and later he conducted a retail china and crockery business on Portage avenue. At the time of writing, Col. Simpson is enjoying a holiday at Winnipeg Beach.

Persistent work on the part of the police in Saskatchewan and Edmonton led to the arrest of William A. Bowls, who claims to reside in the latter city, and who pleaded guilty to the burglary of William Sagar's jewelry store at 128 20th street, Saskatoon. Bowles made off with a large quantity of jewelry, including 27 watches, on May 10th last. His record showed several convictions in the West, and at this writing he is awaiting sentence for his escapade.

The Saskatoon opticians have decided to close their establishments on Saturday afternoons in future, instead of on Wednesdays, as has been the practice heretofore. To remain open on Wednesday was found to be a better business proposition.

George Markle, one of the joint managers of Henry Birks & Sons' Winnipeg stores, is numbered among the directors of the Winnipeg Productions,, Ltd., a local company formed to reproduce Ralph Connor's "The Foreigner," in a feature film. The subscribers to the stock are to number 20 at $5,000 each.

Amber has been discovered at Cedar Lake, 180 miles southeast of The Pas, on the Saskatchewan River. New York and Toronto capitalists have already interested themselves in the find, and it is expected that the discovery may have a commercial significance in the near future. Amber has been known to exist in that territory for years. The last find was in the muck and sand in the borders of the lake, and the stuff is said to be so plentiful that a canoe could be filled with it in less than an hour.

W. M. Birks was a recent visitor to our British Columbia from the firm's headquarters at Montreal. Mr. Birks stayed with us for a few days and admired our prosperity and general aspect of business activity.

RAILROAD WATCHES

Hamilton Watches

18 Size, All Lever Set Movements

No. 946—23 J. O. F.	$73.50
No. 940—21 J. O. F.	58.00

16 Size

No.	
950—O. F. 23 J.—P.S. or L.S.	$102.00
952—O. F. 19 J.—P.S. or L.S.	75.00
992—O. F. 21 J.—P.S. or L.S.	64.50
996—O. F. 19 J.—L.S. only ..	59.00
972—O. F. 17 J.—L.S. or P.S.	46.00

Elgin Watches

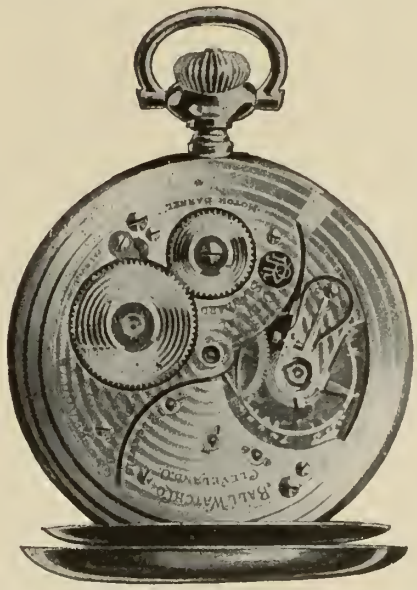
VERITAS, O. F. NICKEL

16 Size, 23 Jewels	$80.00
Father Time, O. F., Nickel	
16 Size, 21 Jewels	$64.50
B. W. Raymond, O. F., Nickel	
16 Size, 19 Jewels	$56.00

ALL MAKES AND GRADES

Prices to Consumer including Luxury Tax

Ball Watches



16 Size, 23 Jewels, 14k Case	$160.00
16 Size, 23 Jewels, G. F. Case	120.00
16 Size, 21 Jewels, 14k Case	148.00
16 Size, 21 Jewels, G. F. Case	108.00
16 Size, 19 Jewels, 14k Case	140.00
16 Size, 19 Jewels, G. F. Case	100.00

When you want Railroad Watches, send your orders to

Illinois Watches

BUNN SPECIAL

18 Size, 21 Jewels, adjusted, 6 positions $55.00

BUNN SPECIAL

16 Size, 21 Jewels, O. F., adjusted, 6 positions 63.00

16 Size, 23 Jewels, O. F., adjusted, 6 positions 75.00

A. LINCOLN

16 Size, 21 Jewels, adjusted, 5 positions, O. F. 60.00

BUNN

16 Size, 19 Jewels, adjusted, 5 positions 55.00

Waltham Watches

"Maximus" 23 Jewels, Nickel. Adjusted to temperature, isochronism and positions.

*6 Positions Winding Indicator	$225.00	Dactyl
5 Positions	205.00	Daffodil

"Vanguard" 23 Jewels, Nickel. Adjusted to temperature, isochronism and positions.

*6 Positions, Winding Indicator	$115.00	Dahlia
5 Positions	95.00	Dairy
*"Crescent Street" Winding Indicator. 21 Jewels	$88.50	Dash
"Crescent Street" 21 Jewels	75.00	Dart
*"No. 645" 21 Jewels	70.00	Daughter
"Riverside" 19 Jewels	72.50	Dawn

The Canadian Ball Watch Company, Limited

CONFEDERATION LIFE BUILDING, WINNIPEG, MAN.

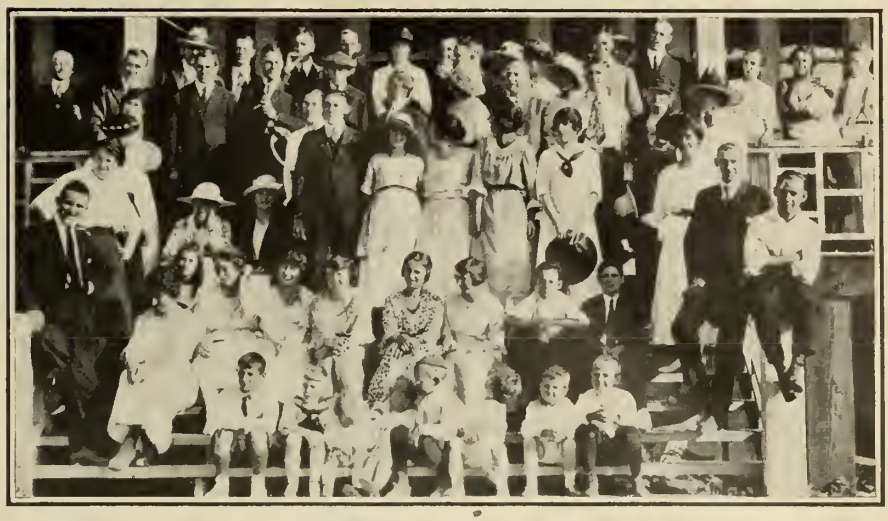
BRITISH COLUMBIA.

The display of prizes in one of the large windows of the Hudson's Bay store during the first week of August certainly proved a wonderful attraction, more espeically for Scottish people. The glittering array, the centrepiece of which was a massive silver cup valued at $1,500, constituted the prizes for competition at the thirty-fourth annual Caledonian Games of the local St. Andrew's and Caledonian Society, held this year at Hastings Park. The fine aggregation of silverware, gold and silver medals, was undoubtedly the most valuable ever seen in Vancouver City, totalling a value of well over $3,000. Despite soaring costs of medals and engraving, the committee wisely decided to retain the high standard set in medals in previous years and pay the extra 30 per cent., rather than pay the same price and give inferior medals to the winning competitors. The huge silver trophy, believed to be the largest silver cup manufactured in the Dominion, is the famous Stewart Trophy, presented by Major-General J. W. Stewart; the trophy is put up for annual competition by organized pipe bands and around this cup was grouped such a collection of medals plate as would gladden the eyes of any athlete. The display was admirably staged and attracted much attention to the Hudson's Bay window. While Seattle Pipe Band carried away the Stewart Trophy last year, the Victoria Pipe Band were this year the fortunate contestants.

In connection with their fountain pen department, Messrs. Henry Birks & Sons have a special pen service, whereby patrons of the store are invited to bring their pen troubles. A "pen-filling station" is free to customers of the store.

Some remarkable window displays have been seen at O. B. Allan's during the period of their annual mid-summer sale of jewelry, watches and general goods. The sale was held for one week only, with a desire to reduce all overstock, and was most successful from the viewpoint of turnover. The window displays were changed frequently during the sale, special offerings being made daily. Mr. Allan reports that the tourist traffic has assumed phenomenal proportions during the present summer and that business has been very good indeed.

The staff of Robert Macdonald, all who have been with the firm for two years or over, are rejoicing in the gift of a bonus of 10 per cent. on their yearly salary. To the majority of recipients the timely gift came on the eve of their summer holidays.



Employers of the O. B. Allen Co., Vancouver, make merry at their recent picnic at Selma Park.

The third annual excursion of O. B. Allan's employees and their families was held on Wednesday afternoon, August 4, to Selma Park. The excursionists to the number of nearly 100, upon reaching the park, were entertained to a very enjoyable luncheon in the dining-room of the park pavilion. A spirited series of sports and games followed.

Henry Jacoby, of Jacoby Brothers, manufacturing jewelers, has opened a bright little store opposite the General Post Office. While a general line of fine jewelry is noticed in the display, the slogan of the new store is: "I buy and sell diamonds."

Robert Macdonald, Hastings street, has turned his business into a limited liability company, creating more interest in the old-established business by allowing the heads of departments to acquire shares.

Harry Pickering, well-known jeweler, came off second best in a recent scrim at a lacrosse game, when he tried to stop a terrific shot by McLaren.

P. Powell's sweet peas are this year, as usual, a perfect show, his residence in Lynn Valley being a regular showplace for residents of the north shore. He has grown some magnificent blooms, and these have helped to make a perfect riot of bloom when displayed in the local Birks store, where Mr. Powell is in charge of the mail order department.

George E. Trorey, managing director of Messrs. Henry Birks & Sons, is on the directorate of a new merger of local companies, whereby better fire patrol and telegraph delivery service will be guaranteed to local business men. The new company is named the New British Columbia District Telegraph and Delivery Company, absorbing the B. C. District Telegraph and Delivery Co., Ltd., and Fire Patrols, Ltd. For their nightwatch and fire alarm service, the company have fifty subscribers in Vancouver City, with a fifty-year franchise in both the City of Vancouver and Victoria, to erect and maintain a telegraph system in the cities.

During the week preceding the Caledonian Games O. B. Allan made a special window showing of adornments for Highland dress. Dirks, skein dhus, sporrans, kilt pins, and bonnet and shoulder badges were among the examples of the jeweler's craftsmanship, the engraving on the silver being particularly choice. Naturally, perhaps, the amethyst dominated largely the gem-set jewelry destined for Scotia's national costume.

Walter M. Gow is spending a great deal of his spare time these warm summer days hollidaying and resting at his summer home "EEEE" (for Ease) at Boundary Bay. Boundary Bay is a favored seaside camping ground within easy reach of Vancouver, no less than 250 automobiles passing the Customs office at this boundary point during one month recently.

Billy Gifford, with Mrs. Gifford and family, of New Westminster, likewise spend their week-ends at their residence at Crescent Beach, another seaside resort favored greatly by New Westminster and Vancouver people during the fine summer months.

Desperately struggling with the hold-up man who entered his store in the Balmoral Block the other afternoon, S. A. Stoddart, a well-known jeweler of Victoria City, was seriously injured, and was taken to St. Joseph's Hospital in a critical condition. His assailant used the butt end of a

Coaxing the Dollars Out of the Handbag

It comes into your store. It may be only to pay for a repair job or to buy a small purchase. But the owner is attracted by a display of just the kind of rings that appeal to her. You tell her about it, knowing it is good enough for her because it is a Sweet line. Though she may not realize it, the high-grade workmanship, the dignified designs, the years of experience behind its manufacture, are all pulling and attracting, and

The Sweet Ring goes over the counter in exchange for the dollars in the handbag.

John Sweet & Co., Limited

Canada's Most Progressive Ring Manufacturers

92 King Street West, HAMILTON, ONTARIO

Western Representative	Ontario Representative	Montreal Representative	Eastern Representative
George Spare	D. W. McLeod	S. Riback	E. V. Clarke

The thousand dollar shield presented for competition at the Dominion Rifle Association meet by W. C. Macdonald, Registered. The trophy was designed and executed by Messrs. Henry Birks and Son.

revolver as a weapon in an attempt to club Mr. Stoddart into unconsciousness. Despite his eight years, the latter showed remarkable strength and determination in resisting the attack, finally scaring the man, who escaped without securing anything of much value from the store.

Through the efforts of the local authorities, a charming little Chinese romance which was aired in the local courts had a happy sequel, when Miss Quoy Shee of Hongkong and Won Way, a Chinese jeweler of Vancouver, were quietly married in the immigration office. The young Chinese lady was at first refused admission into Canada, as she had failed to bring with her the written consent of her parents in China to her marriage with Wong Way.

Comedy and tears mingled in a little scene recently staged in the Terminal City, the action of which took place with one of the best-known jewelry stores of the city as a setting. In a hurry to get down to join a little picnic party at Second Beach, in lovely Stanley Park, the head of the jewelry house, under the impression that he was the sole occupant of the store, locked up at 5.30 prompt and made a bee-line for his automobile, parked in the side street close by. Meanwhile one of his chief lady assistants completed her toilette just as she heard the front door bang; she, too, made a hurried race for the door—just in time to see her employer crossing the roadway in the most approved jay-walking fashion. No amount of knocking on the plate-glass would induce the jeweler to turn around; his heart was set on picnic affairs and he continued serenely on his way to English Bay. It was now the turn for the scribe to appear on the scene and act the part of hero in rescuing the fair lady of the drama. Incessant appeals for the fire and burglar alarm service to locate the jeweler at Stanley Park's famed grounds were of no avail; the other party having a store key lived seven or eight miles distant from the city—and quick action seemed necessary to avoid an attack of "nerves," although it must be admitted that the lady in the case showed lots of pluck under the trial. Conversation was carried on by means of paper and pencil, it being almost impossible to hear through the thick plate. Finally, the scribe perched himself on the gas tank of a motorcycle and was wheeled rapidly to the beach, where he had no difficulty in locating the erring jeweler, who answers to the name of "Bob." That solved the difficulty, and the fair lady was soon rejoicing in freedom once more.

The entire lower business district of the little City of Port Coquitlam was destroyed by fire which broke out during the noon hour. A dozen buildings fronting on the paved highway, just west of the bridge which crosses the Coquitlam River, were reduced to smoking ruins. The loss is in excess of $200,000, it was estimated. The jewelry store, with a number of smaller buildings, was saved from the flames.

Bowen Island was invaded by the staff of the local Hudson's Bay store, to the number of 650 strong, and the popular camping grounds resounded with the merry shouts and cheers of the holidaymakers, who were out on their annual picnic.

Advertise Phonographs

(*Continued from page 69.*)

to you as clearly as may be? If so, then it will probably express it clearly to the recipient. If not, re-write it—for if you can't understand it yourself without a lot of puzzling, then be sure the recipient will not understand it any more quickly, and will not take time to puzzle over it.

Your window display—spend a little time and thought over that, too. Do not leave it for weeks unchanged. If you are so busy that you have no time to change it, be sure that a time will come when you will not be so busy—because you have failed to change it. And if you are not too busy to change it, but merely too lazy, then be sure that you will never be either very busy or very prosperous.

But the very best form of direct advertising is the most direct form of all. It is taking out a machine to the home of a prospect, with a selection of good records, and letting the family hear it as they will hear it when they have bought it—right in the family circle. You may not sell every time, but you'll be surprised at the proportion of times you do sell. And when some of these sales—perhaps most of them—net you a profit of fifty dollars yourself, "Is it worth a few hours' and upwards, you will not need to ask work?" You'll know it is.

May we offer advice?

Concerning the Mesh Bags trade, think over these facts, and we feel sure you will agree that we are advising you to follow the right track.

WHITING & DAVIS MESH BAGS

have become so popular throughout the trade that at present we are doing our utmost to cope with the numerous orders. This warrants us advising you to PLACE YOUR ORDERS EARLY.

You may also be interested to know that we are showing an entirely new line of MESH BAGS at prices that will cause you to remark their reasonableness. This line, like our other lines, has the essentialities that fastidious dressers demand.

Jewellers who have already realized the tremendous selling power of Whiting & Davis Mesh Bags are constantly renewing their orders, and those who have not already handled and who are progressive and desirous of catering to the better class clientele should communicate with their wholesale jewellers at once.

Whiting & Davis Company
Sherbrooke, Que

Electric

We are strictly a
CHAIN HOUSE
with years of experience as specialists in this one line.

NECKLETS WALDEMARS DICKENS ALBERTS

Machine Chain by the Foot or Mile. All Qualities.

ELECTRIC CHAIN CO. OF CANADA, LTD.
River Street - Toronto

Chain

Mire Bros.

IMPORTERS AND CUTTERS OF

DIAMONDS

AMSTERDAM ANTWERP

"The Line that will Interest You."

Our travellers are now out with a most complete range, including the BATES & BACON line, Attleboro, of high-grade

CHAINS FOBS KNIVES

in most attractive designs.

Also a full line of **GOLD JEWELRY and NOVELTIES** such as **Cigarette Cases,** in Sterling and Silver Plate, and **Ladies' Vanities, etc.**

This line is well worth while your attention.

DEFOE & WILSON, Limited

110 Adelaide Street West - - Toronto

IT IS NOT WORTH YOUR WHILE

TO KEEP A LINE OF ROSARIES

UNLESS

you have a sufficiently varied and attractive assortment.

YOU CAN SELL ROSARIES

and I will show you how, if you will let me give you the benefit of 15 years of experience in that branch. Just say the word and I will undertake to change your slow-moving line into a profitable and fast selling one.

E. SAINT-LOUP 46 Notre Dame West, MONTREAL

WE SPECIALIZE IN

Platinum and Gold Jewellery

We are capable of executing your orders with the precision that exemplifies the master craftsman.

We model and make to any design you care to specify.

Roughton & Skelton
32 McGill College Avenue
MONTREAL

La Pompadour **PEARLS**
LONG CHAINS AND NECKLACES

Italian **CORAL**
NECKLACES, CHAINS AND EARRINGS

French **JET** Italian
NECKLACES, LONG GUARDS, EARRINGS

10K **CAMEO** 14K
BROOCHES, RINGS AND PENDANTS

Appro. Parcels sent upon request

BORRELLI & VITELLI
36 Toronto St., Toronto

"KINGSWAY PLATE"

(Sucklings Limited, Birmingham, England)

A line of Plateware that commands favorable attention wherever displayed, and that through its quiet dignity and integrity has made many friends.

WE ARE IN A POSITION TO ACCEPT ANY ORDERS

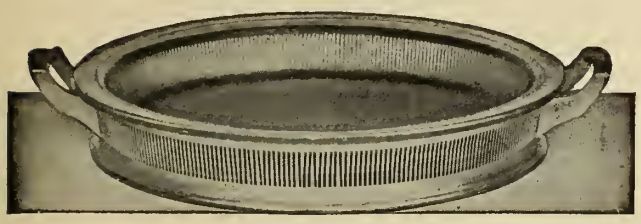
"From Stock or to Import"

and should you desire to avail yourself of the opportunity created by the return of Kingsway Plate, write us to-day for a catalogue of the many designs that Kingsway Plate is produced in.

W. T. EVANS

Lindsay Building, St. Catherine Street West, Montreal

CASSEROLES
No. 2747—7″ Round No. 2758—8″ Oval
No. 2748—8″ Round No. 2779—9″ Oval



No. 181 Pie Plate

A Use for these in Every Household

Your volume of sales will be in ratio to the force you put in pushing these attractive Middletown Silver Holder-Pyrex necessities. A good display at all times is productive of profitable business.

Order a sufficient supply now for the Fall trade. A truly essential gift.

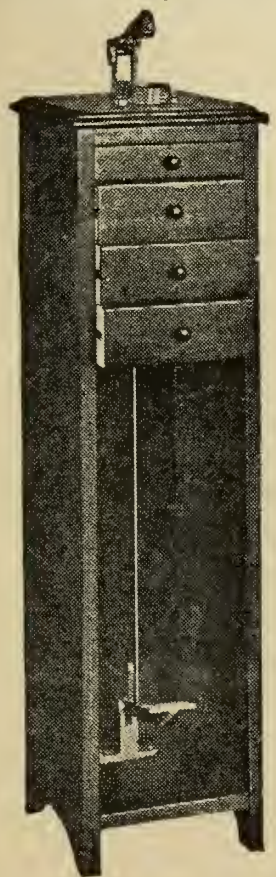
"Silver Deposit on Nickel Silver"

MIDSILCRAFT E·P· N·S·

The Middletown Silver Co.
MIDDLETOWN, CONN.

Canadian Showroom and Sales Agents
John Round & Son, Limited
51 St. Paul St. West - Montreal

Unbreakable Crystal Inserter



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Our Machine is an asset to your business and a great help to your watch department.

"Try It at Our Expense"

Dominion Jewellery Importing Co.

SOLE DISTRIBUTORS FOR CANADA.

Swift-Copeland Building, 489 St. Paul St. W., Montreal

Demonstrations cheerfully given at Toronto Jewellers Supply Co., 309 Lumsden Building, Toronto.

Western Representatives:
Bricker Jarvis Co., 279 Garry Street Winnipeg, Man.

W. CASPER, Limited

IMPORTER OF PRECIOUS STONES

Pearls and Half Pearls

Appro. Parcels sent on Request

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All kinds of high class watch repairing handled. Efficient and capable workmen.

Service and Satisfaction.

BARTLETT & WAKEFORD

45 Richmond St. E. - - - Toronto

Phone Main 3470.

YOU WANT

accurate work and prompt returns. We assure this in repairing chronographs, and all kinds of watches. Give us a trial order and be convinced.

St. James Chambers, 79 Adelaide St. E. HARPER & CO. TORONTO. Tel. M. 6268

I CAN DO REPAIRS FOR LESS

Balance Staffs	$1.25 to $2.00
Barrels	1.25 to 2.00
Cleaning	.75 to 1.00
Clicks	.50 to 1.00
Click Springs	.50
Chains	1.25
Dials Fitted	1.00 up
Pallet Jewels	.50 to 1.50
Roller Jewels	.25 to .50
Main Springs	.50 to .75
Pallets	1.25 to 2.00
Ratchets	.50 to .75
Rollers, Table	.50 to 1.00

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827 St. Catherine St. East

Phone East 5615. MONTREAL

Horace Dorer

Jewellery Sales Expert

For the Legitimate Trade Only. Sales Conducted Anywhere on the North American Continent.

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Specialist in trade watch repairing. Our facilities enable us to handle your repairs quickly and with assured accuracy. A trial order will demonstrate.

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Phone Uptown 6640. 511 St. Catherine St. West.

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Manufacturers' Agent

615 DRUMMOND BLDG., MONTREAL.

Specialties: Bracelet Watches, Military and others. Tavannes Watches, Diamonds.

Toronto Watch Case Repair Co.

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J. C. Fisher. Phone: Main 2629 T. B. Hughe

English and Swiss Cases changed to take American Movements

Wm. Campbell Engraver

Letter and Ornamental work to the trade

Quotations on application

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TRADE WATCH REPAIRING

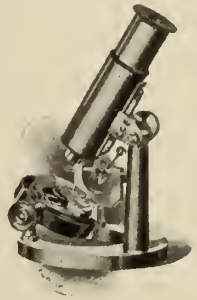
First Class Work and Quick Returns

MANUFACTURING JEWELERS

J. TAYLOR & CO., Moose Jaw, Sask.

214 Main Street

Whether you are in Missouri or not and want to carry out the purpose for which you are in business to-day, the world insists on being shown.



The Watch Demonstrator highly magnifies troubles in watches, and is made to show them, this eliminates arguments in explaining the work and logically impels a prospect to pay for the necessary repairs. It is also used for selling better watches, and is built with a safety pivot straightener which takes but one minute to perform a $3.00 job. The cleverest equipment to make money to satisfy customers, and to get rid of troubles in the watch repair trade.

Watchmakers Document, Inc. North Platte, Neb.

IF YOU KNEW HER

and all your customers, you'd know they're looking for jewelry like our Bar-Pins, Lavallieres, Pearl Necklets and Scarf-Pins.

Original and Beautiful Designs

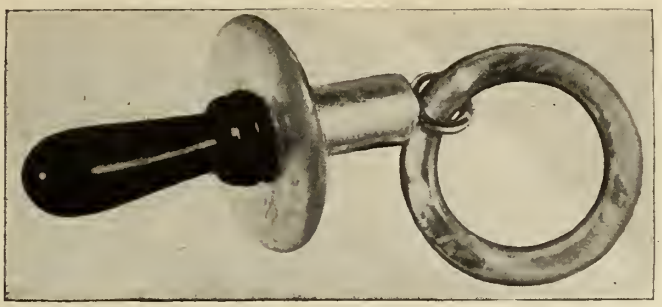
C. KILPATRICK & Co.

Lombard Bldg. - TORONTO

Mfrs. of High-Grade Jewelry

BABE'S
BEST FRIEND
PACIFIER
AIR-PROOF
NON-CORROSIVE
PNEUMATIC
INSURES
EASY TEETHING

MADE IN GOLD, SILVER AND PEARL TRIMMINGS



Z. AUERBACH & CO.
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120 St. James Street - - - - - MONTREAL

The interior construction of
BABE'S
Best Friend
PACIFIER
is aluminum, non-corrosive. The nipple is easily replaced by unscrewing plug—is not gelatine filled but pneumatic and air-proof. Always offering a hard bite for the gums and helping the teeth through.

A Hygienic Comfort for Baby

M. Lewis Mittenthal
Loose Diamonds

Returning from Europe this month with a new stock of Diamonds.

Address all enquiries to reach Montreal not later than September 1st.

286 St. James Street - MONTREAL

WATCHMAKERS AND REPAIRERS
EFFICIENT AND CAPABLE WORKMEN.
QUICK SERVICE AND SATISFACTION.
George D. Neima & Company
Clayden Bldg. - TRENTON, N.S.

WE IMPORT
WATCHMAKERS' TOOLS AND MATERIALS
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IMITATION AND REAL STONES
Headquarters for Waltham Material for Maritime Provinces
ARTHUR W. THOMAS
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Do most big manufacturers send us their scraps, filings & sweeps
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"We pay the highest prices."
Guesswork is eliminated—absolutely.

Send Your Sweeps to

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Shipping tags sent on request.

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Highly specialized skill is needed to make and fix satisfactorily big public clocks and bells. We have been Clockmakers since 1844 and Bellfounders since 1877, and our work stands all over the world.

All our clocks, from small house to largest Town Hall sizes, are made throughout in our Croydon workshops, and are, therefore, guaranteed in every respect.

We cast and fix bells anywhere, in any weight, specializing in complete peals scientifically tuned and remarkably pure in tone.

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Suggestions and estimates supplied.

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General Assayers and Refiners of

Platinum, Gold, Silver, Sweeps, and all kinds of Precious Metal Wastes, etc.

Exclusively a Canadian organization, having the necessary experience to give you the most efficient service in the refining of your wastes.

We refer you to the trade.

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Wholesale Manufacturing Jeweler

Specializing in fine 10 and 14 Karat GOLD RINGS

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MONTREAL
Phone Up. 6980

Don't lose the money that can be made in repairs. If you cannot handle the work, send it to us. We have the men and material to do all your repairs and give you service.

DON'T FORGET: Every material order is filled by a watchmaker

KLEIN & BURROWS
40 Colborne Street - TORONTO

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WANTED—Young man not over 24, with fair experience in watch work, front store work, and window dressing. Good position open. Send photo. State salary. H. R. Chauncey, Ltd., Calgary, Alberta.

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WATCHMAKER also Improver wanted at once. Apply Klein & Burrows, Watch Materials, Toronto.

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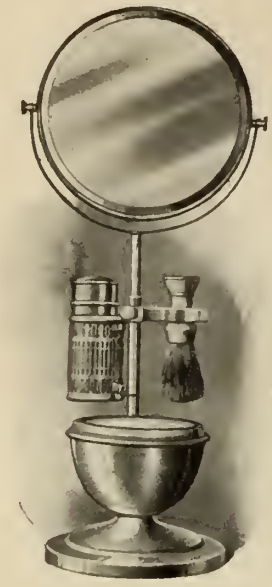

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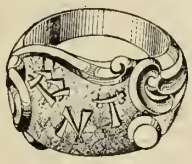

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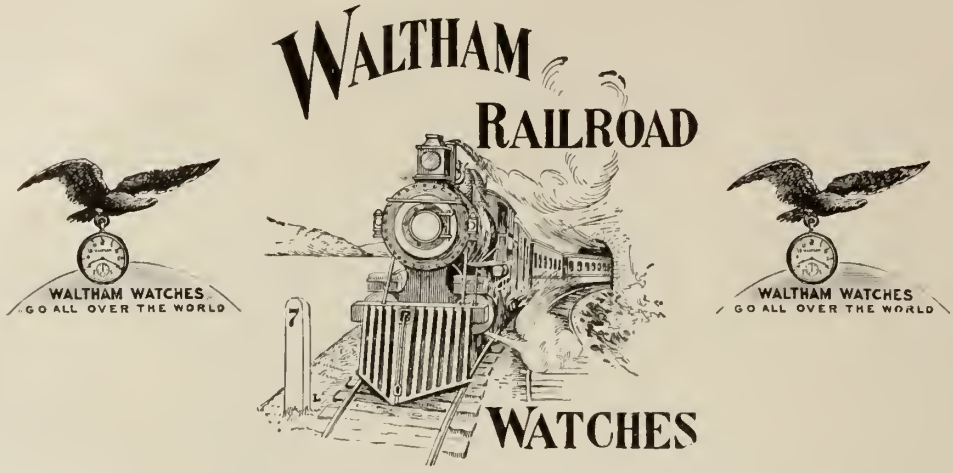

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of CANADA *Limited*

TORONTO

THE TRADER

OFFICIAL PUBLICATION OF

THE CANADIAN JEWELER

VOL. XLI. TORONTO, OCT., 1920 No. 10

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Series 1—No. 7

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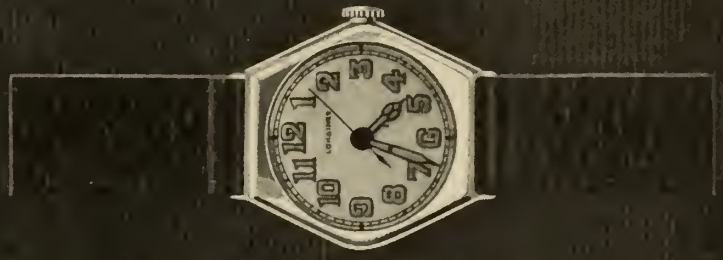

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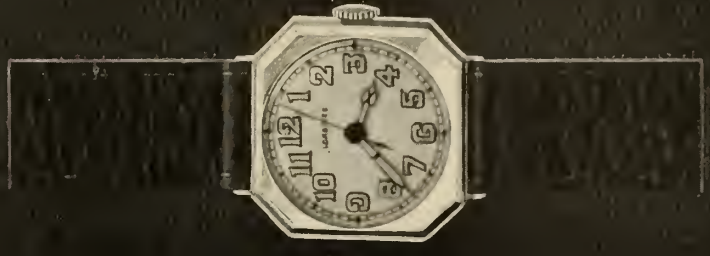

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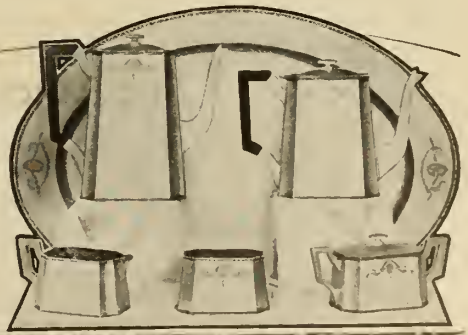
Manufacturing Company, Limited

TRENTON - ONTARIO



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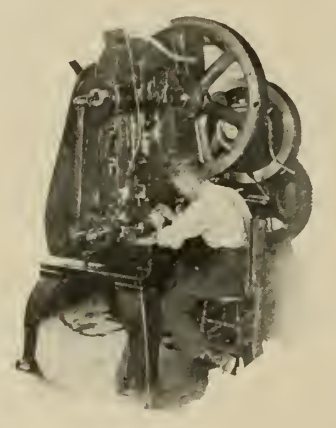

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The ribbon of filled gold—sometimes 75 feet in length — is fed under a powerful steel plunger, which descends in a series of double movements. The first movement cuts a disc from the metal; the second shapes the disc into a sort of shallow cup.

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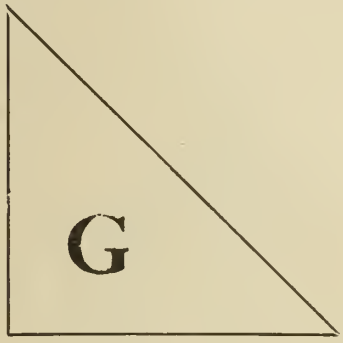

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14 K.

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18 K.

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in sterling silver, 10 and 14k gold, and 14k gold enamel, is now complete and ready for delivery at your request.

LINGERIE CLASPS

The Elliott Bishop Co. are now making six different patterns and have large stocks of each style ready for your immediate requests.

Our Mr. F. B. Anthony is now on the Pacific Coast and will start east about October 10th, working the three Prairie Provinces with both Anthony Brothers and Elliott Bishop lines. This fall we are making a special effort to do a delivery business and trust this will prove to our mutual benefit..

IVON T. ANTHONY FRED. B. ANTHONY

ANTHONY BROTHERS

Makers of High Class Jewelry

24 Adelaide St. West :: Toronto, Ont.

A REGISTERED TRADE MARK B

THE TAVANNES WATCH COMPANY

Promoting Co-operation No. 4

Another feature of the building The Tavannes Watch Company has erected for the benefit of their employees, is the hall illustrated above.

This hall has been set aside to be used more as a Banquet Hall than an ordinary dining room, although meals are served here. It is the custom among the employees to hold an informal dance every Saturday evening, the greater number of them meeting their partners here and dining togeether. These Saturday evening dances are well attended and quite often it happens that one or two of the foremen and one of the directors drop in and enjoy themselves as heartily as any of the other employees.

Another use this hall is put to is when any family desires to hold an evening, or in the event of one of their number getting married, they have the use of the hall for the purpose of the banquet and supper, (this is taken advantage of quite frequently, we might add).

The meals served are identical in quality and price to those served in the regular dining room, both red and white wine being served with them from the cellars.

The outstanding features of this hall are the facts that decorations are more elaborate and artistic than in the ordinary dining room, and it has the facilities of separate dressing and lounge rooms for both ladies and gentlemen.

Music for the dances is usually supplied by talent composed of the employees, who, as a rule, are very capable musicians, at other times, when the orchestra is not present, music is derived from an accordion played by one of the employees.

When going to the outlay of erecting this building for their employees, The TAVANNES WATCH COMPANY held as an objective the ideal that A SATISFIED WORKMAN WILL DO MORE TOWARD PERFECTING A PRODUCT THAN ANY OTHER ASSET.

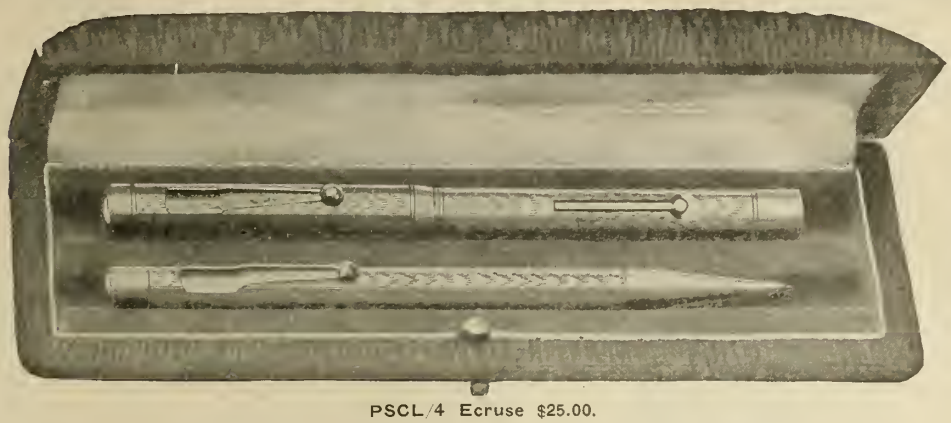
Schwob Bros.

General Agents for

THE TAVANNES WATCH CO.

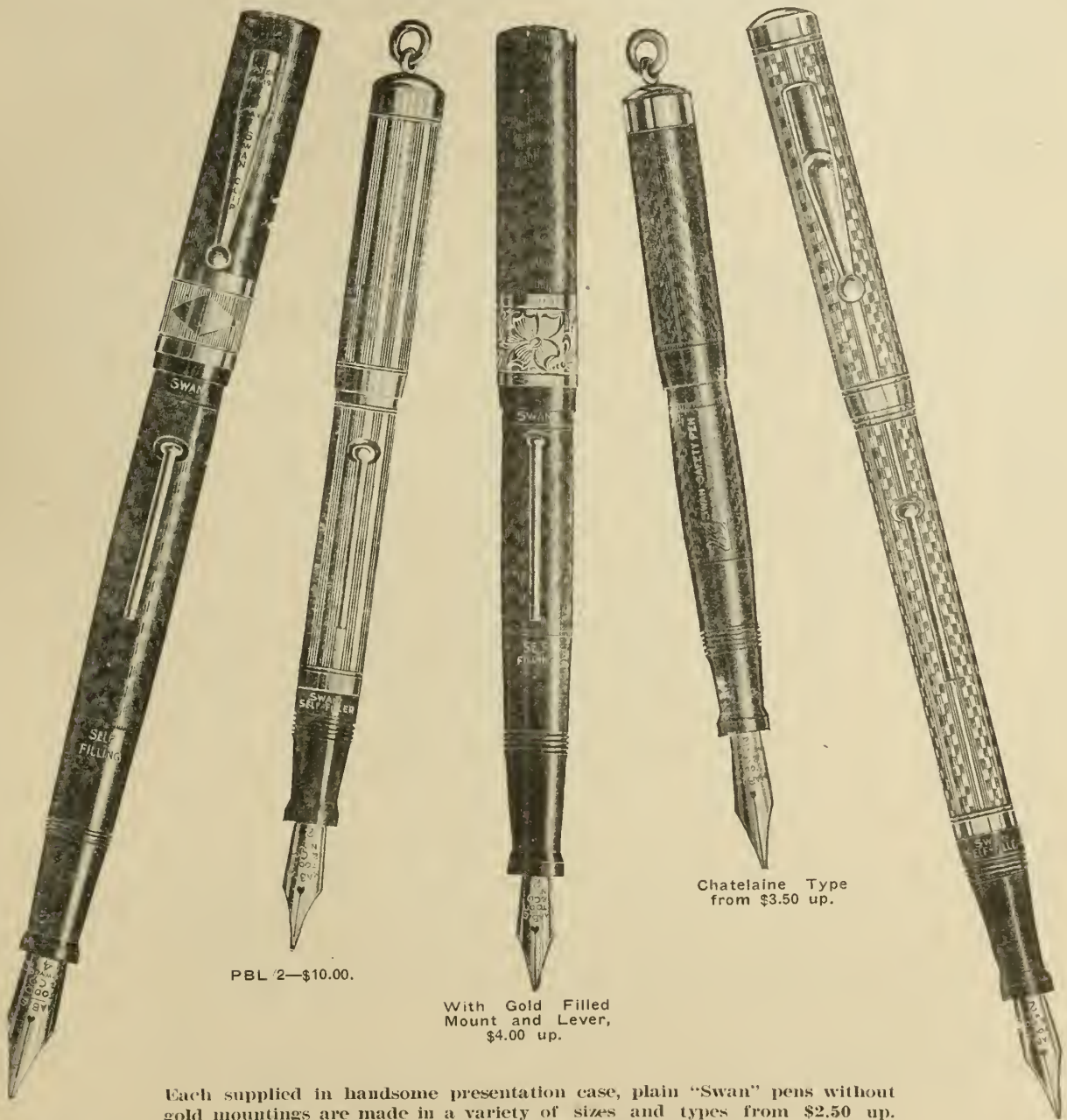
McGill Building, MONTREAL

PAGE SUGGESTION OF USEFUL AND PLEASING GIFTS



PSCL/4 Ecruse $25.00.

The "Swan" Pen and Pencil Set sells at sight as it combines usefulness and elegance. Other sizes and designs from $14.00 up.



PBL/2—$10.00.

With Gold Filled Mount and Lever, $4.00 up.

Chatelaine Type from $3.50 up.

Complete with Clip from $4.50 up.

PCL/7—$12.50

Each supplied in handsome presentation case, plain "Swan" pens without gold mountings are made in a variety of sizes and types from $2.50 up. Write for literature and discounts.

MABIE TODD & CO., (Manufacturers) TORONTO

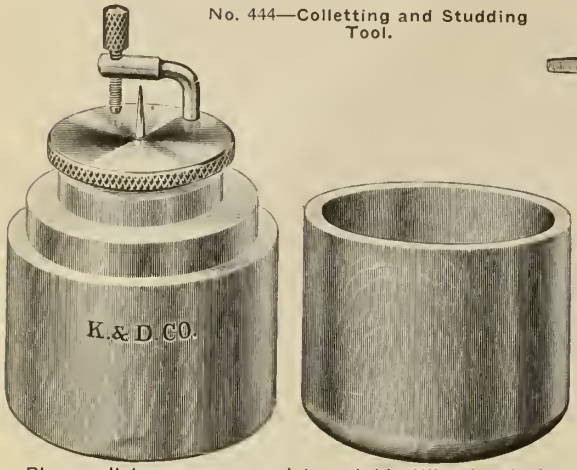
LONDON PARIS NEW YORK CHICAGO

TOOLS OF QUALITY

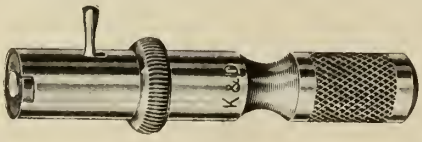
MADE BY
KENDRICK & DAVIS, Lebanon, N.H.

K. & D. Tools will save your Time, Temper and Material

No. 444—Colletting and Studding Tool.



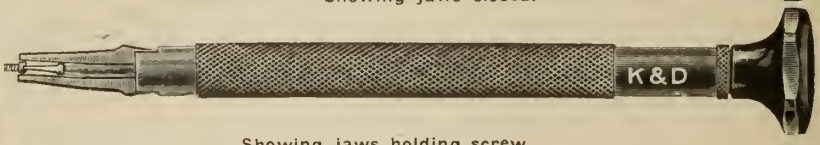
Place collet over cone and turn table till collet is flush with same; place hairspring on table, and pin to collet.
For studding, place colletted spring on cone, and turn table till it is flush, put stud in position, swing arm directly over stud and screw down, you can then pin hairspring to stud without difficulty.
Tool will soon pay for itself in saving of time and material. Price, $1.85.



No. 129—Mainspring Winder or small watches. Each $1.55.

No. 443—Optical Screwdriver and Holder.

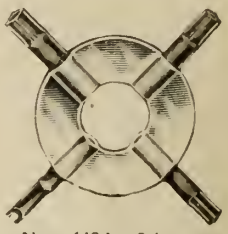
Showing jaws closed.



Showing jaws holding screw.

This is a tool every man who does optical work should have. Price, each $2.30.

No. 200—Roller Remover. Will fit the smallest rollers. Price, each $2.05.



No. 148A—Sleeve Wrench for the sizes too small for the regular wrench. Price, each 85c.

ORDER THESE TOOLS FROM

E. & A. GUNTHER CO., Limited

310 Spadina Avenue - TORONTO, CANADA

New Rings That Will Sound Some New Rings In Your Cash Register

Here's a line of most attractive designs that *will* ring up more sales for you—

Fancy Diamond Settings and Hand-Decorated Wedding Rings in RED, WHITE and GREEN GOLD

Be sure our Mr. H. M. Allport and Mr. W. J. Bell show you this attractive line.

Prompt attention given to requests by mail

We are especially well equipped to handle Special Order and Repair Work.

E. H. ALLPORT

London - Ontario

TWO DESIGNS OF SPECIAL INTEREST

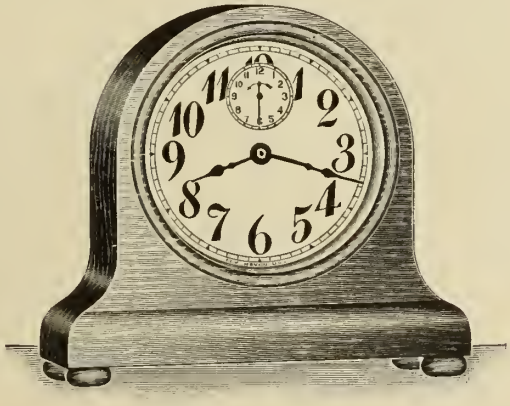
THE GRESHAM
Width 14¼"

One Day Intermittent Alarm

with a Mahogany Finished Case

Moderately Priced.

ORDER AT ONCE.



If you did not receive your copy of our new catalogue, kindly let us know and we will gladly forward same.

THE GREELEY
Width 7¾"

Manufactured by

THE NEW HAVEN CLOCK CO.
NEW HAVEN CONN.

ORDER FROM

E. & A. Gunther Co., Limited

CANADIAN AGENTS

TORONTO - ONT.

ONWARD for Christmas

The jewelry trade has just passed through one of its best seasons, but we're not going to rest on our oars, are we?

The beautiful designs illustrated here, show that the John Sweet factory is not "resting." They show that we're "all set" for more orders than ever for the John Sweet line.

Fill that nice new display case with a line of rings that will surely do your whole Xmas display justice. Look over this beautiful, reasonably-priced line—then send in your order:—first come—first served.

J S

John Sweet & Co., Limited

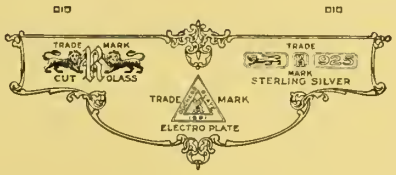
Canada's Most Progressive Ring Manufacturers

JOHN SWEET, President

Hamilton, Canada

Roden Bros., Limited

Established 1891 TORONTO, CANADA



MAKERS OF

Family Plate IN Sterling Silver AND Duchess Plate

of such artistic design that it is suitable for use on a state occasion and yet of such quality and workmanship that enables it to serve every-day use without impairing its appearance.

Sell "Gifts that Last" under the most exacting service and which combine grace of design with weight and strength.

Always bear in mind that when we stamp an article "Duchess Plate" every consideration has been given to see that it will withstand all criticism as to workmanship and that the plate is of such weight that ensures years of service.

02360—$16.00 List

Canadian Selling Agents:

Messrs.

The GOLDSMITHS' STOCK COMPANY *of* CANADA *Limited*

TORONTO

5 GOOD REASONS 5

Why **"The House of Goldsmiths"** occupy an enviable position in the Wholesale Jewelry Trade and why they are entitled to a good share of *your* business.

1 CANADA'S LARGEST JEWELRY STOCKS are held by us, ready for immediate shipment.

2 COMPLETE LINES OF JEWELERS' MERCHANDISE are gathered by us under one roof, so you may assort many lines in one bill. This saves you time in ordering, in unpacking, in checking and in remitting. Thus making it possible for you to keep a full stock with least investment.

3 OUR MONTHLY BULLETIN is a splendid help to the Jewelry Store Buyer. In short, "Goldsmith's Illustrated Monthlies" take those things that have been tried and proved and presents them at the proper time, and illustrates the latest in Jewelry Store Merchandise, once a month. Watch for it the first of each month.

4 THE JEWELERS' 1920 BLUE BOOK is one of the finest Wholesale Jewelry Catalogues issued in Canada. A Catalogue that brings to your counter the vital, practical things you need to merchandise your Business with successfully. No Jeweler with goods to sell—with goods to buy—can afford to be without it. We have a copy for you if you have not already received one.

5 GOOD SERVICE ON MAIL ORDERS IS OUR BUSINESS. The whole institution of "The House of Goldsmiths" is built around mail orders. Handling them quickly and well is our first Business, not a side issue.

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*

You want to be in the foreground.

You want to lead the way.

You want all the good things first.

You are progressive, but desire further development.

You welcome every useful addition to your selling equipment.

Don't you?

Then Secure a Copy of the Jewelers' 1920 Blue Book

Over two hundred pages of Jewelers' Wares; forty pages of colored illustrations.

A concise, comprehensive Catalogue, beautifully illustrated, and priced so you can show your Customers.

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*

TORONTO

Selling La Tausca Pearls
One of the Gifts that Last

The Canadian Jeweler will find the present season, building up toward Christmas, undoubtedly his biggest single season with La Tausca Pearls.

Although these precious necklaces are by no means plentiful, importations from France are becoming more regular, and we are greatly encouraged by the beautiful qualities they possess.

"*One of the Gifts That Last*" truly describes La Tausca Pearls. These necklaces can be unhesitatingly recommended by you for gifts to women—they are always in style, for they *are* the style!

Sole Distributors in Canada

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
50 Yonge Street
TORONTO, ONTARIO

LA TAUSCA PEARLS

Tuscany Pearls

A handsome Cynthea quality necklace, mounted with platinum clasp, set with a diamond. Comes in a most beautiful white satin and grey velvet cabinet. 18 inch length .....**$110.00** each

Every La Tausca Pearl Necklace is of Guaranteed French Origin

This is our assurance to you, and your guarantee to your customers. We stand back of you unqualifiedly in our statement of La Tausca quality.

It is our boast that for the past generation we have been developing the making of La Tausca necklaces until they have reached the high state of perfection that obtains to-day.

The French pearl makers are masters of this old French art—they know all the secrets for building the bases and obtaining the most beautiful and fiery tints. The processes necessary to making a necklace of La Tausca pearls, triply inspected before it reaches your customers, takes two or three years. Pearls have withstood the changes of fashion and the whim of queens for two thousand years. The favorite then, as now.

KARPELES COMPANY

Makers of the World's Fine Pearls

PARIS PROVIDENCE NEW YORK

Diamond Opera Pearls

Necklace of satiny pearls with white gold clasp set with diamond. In grey velvet, white satin lined cabinet.

24 in. length, each **$40.00**

LA TAUSCA PEARLS

BEST MADE IN U.S.A.

TRAVELIGHT Radium Lighted Alarm Clocks

Nickel Plated, Highly Polished, Seamless Cases

ALL NUMERALS AND HANDS TREATED WITH RADIUM MATERIAL

SUPERIOR AND LASTING LUMINOSITY GUARANTEED

"SEEATNITE"

One Day *CONTINUOUS* Alarm. 5½ Inches High, 5 1/3 Inches Wide, 3⅝ Inch SILVER Dial. Heavy CONVEX Glass.

PRICE $9.00

THERE ARE NO BETTER DIALS
THERE ARE NO BETTER CLOCKS

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
Toronto, Ont.

GILBERT
RADIUM CLOCKS

Time in sight day or night

In the darkness of the bedroom, this dainty mahogany Gilbert Clock reveals the time!

Its radium-treated hands and markings respond glowingly —even to the sleepy glance. They tell the truth, too, for all Gilbert Clocks are dependable.

Gilbert Radium Clocks are expedient to solid comfort in the modern home. And, if tastefully chosen from the big Gilbert line, always harmonize.

Order Your Stock From

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
Toronto, Ontario

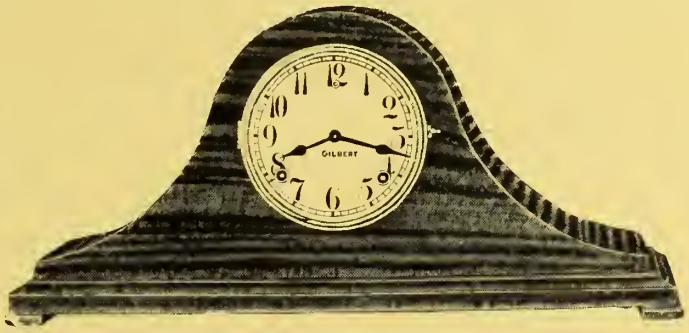
A CLOCK SPECIAL FOR OCTOBER ONLY

WONDER SET

Inexpensive Gilbert Clocks of Splendid Time-keeping Quality

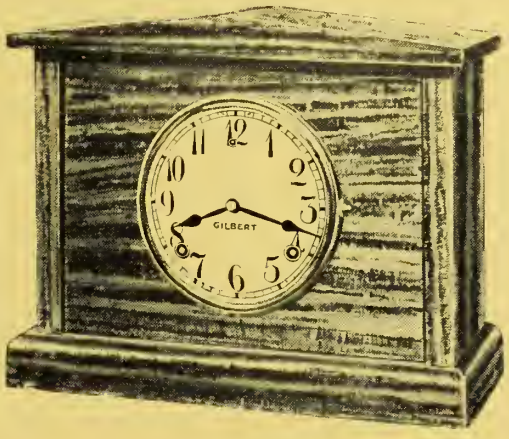
While there is the greatest demand for fine Mahogany Clocks, still there are vast numbers of people who cannot afford the finest finished cabinets. Gilbert's Wonder Set is designed especially for these people.

Fitted with eight-day pendulum type of movement, which strikes the hour and half-hour on cathedral gong. Sash is the new, heavy "Gilco" style polished finish. 5½-inch celluloid coated dial and convex glass.



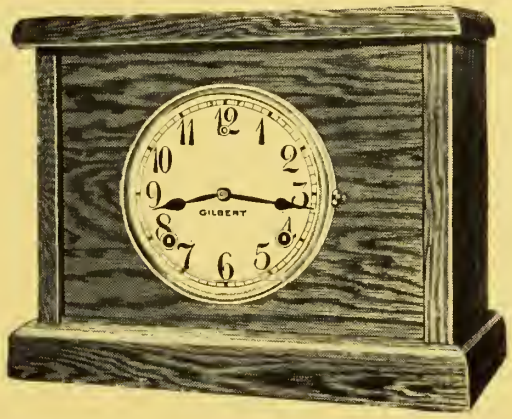
1149—SENSATION

Height 10 inches. Width 18½ inches. A good-sized Tambour of wonderful value. Finished in dark Brown Mahogany—flat finish—not hand-polished, but waxed. This clock has the style and appearance of a much more expensive timepiece.
Price $24.00 each.



2156—MARVEL

Height 10½ inches. Width 13 inches. Mahogany flat varnish finish, waxed. This is one of the fastest sellers of our cabinets, for it is fitted with the customary high-grade Gilbert movement.
Price $20.00 each.



2157—TRIUMPH

Height 10 inches. Width 13 inches. The beautiful grain of the Oak is distinctly brought out by the flat varnish finish, which is waxed. The new heavy "Gilco" sash gives this model a very attractive appearance.
Price $18.00 each.

Special October Sale Price $60.00 Set of Three

The GOLDSMITHS' STOCK COMPANY of CANADA Limited

JUST THE GIFT
for Men Who Smoke

Display it this Christmas. Point out the handy little pipe-emptying prong—two useful articles in one. And handsome—neat—strong—easy to clean. Several models—wide range of price.

IT'S A SELLER!
Just watch your sales jump this Christmas.

Wilmort TRADE MARK REG. U.S. PAT. OFFICE **Ash Tray**

201	Ash Tray	$5.00	202A	Ash Tray	$5.50
201A	" "	5.00	203	" "	6.50
202	" "	5.50	203A	" "	6.50
			204	" "	6.00
			205	" "	6.50
			206	" "	7.50

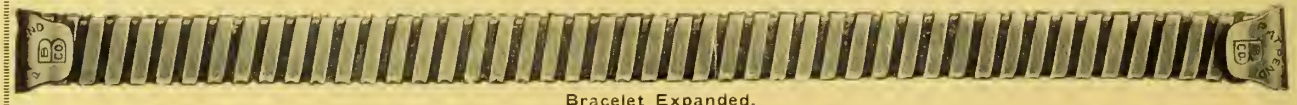
The GOLDSMITHS' STOCK COMPANY of CANADA Limited

SUREFIT Means a perfect Watch Strap for both Ladies and Men, which can be worn with the greatest comfort and assurance that you are not going to lose your Watch. It is easily attached, requires no adjustment, and is always ready for use, as it does not become flabby by stretching.

MEN'S STRAP

PATENTED

Closed.



Bracelet Expanded.

Both the Ladies' and Men's Straps are made in 14 Kt. gold, 10 Kt. gold, 1/10 rolled gold plate, sterling silver and American silver, having in all qualities an expansion of 1¾ inches.
The catches on the Men's Strap are made in 5/16, 7/16 and ⅜ inch, which will fit all size watch lugs.

Now is the time to stock this item.

PATENTED

LADIES' STRAP

Closed.

Showing Watch Hooks and Bracelet Expanded.

This item is not a novelty, but an article which will last and be worn as long as the Wrist Watch is in style, and it has come to stay.

Sold through the Wholesale Watch and Jewelry Trade

BLISS BROS. COMPANY, Attleboro, Mass.

"The House with Something New All the Time"

FALL CATALOGUE ANNOUNCEMENT

Illustration of Key Case

NEW GOODS ILLUSTRATED

Buxton Key-Kase
British E.P.N.S. Ware
Travelite Radium-Dial Clocks
Vogue Pearls

The 1920-21 issue of the above was mailed during the first week in October. It is without doubt the most attractive catalogue yet prepared.

Our engravers have given the best possible example of their art in preparing the illustrations.

We want the Trade to use it freely, knowing that by so doing the benefit will be to their advantage, as well as our own.

If your copy is not to hand send a card of advice to have one mailed by return.

Rowland & Campbell, Limited

604 Canada Building

WINNIPEG - CANADA

Bridal Wreath

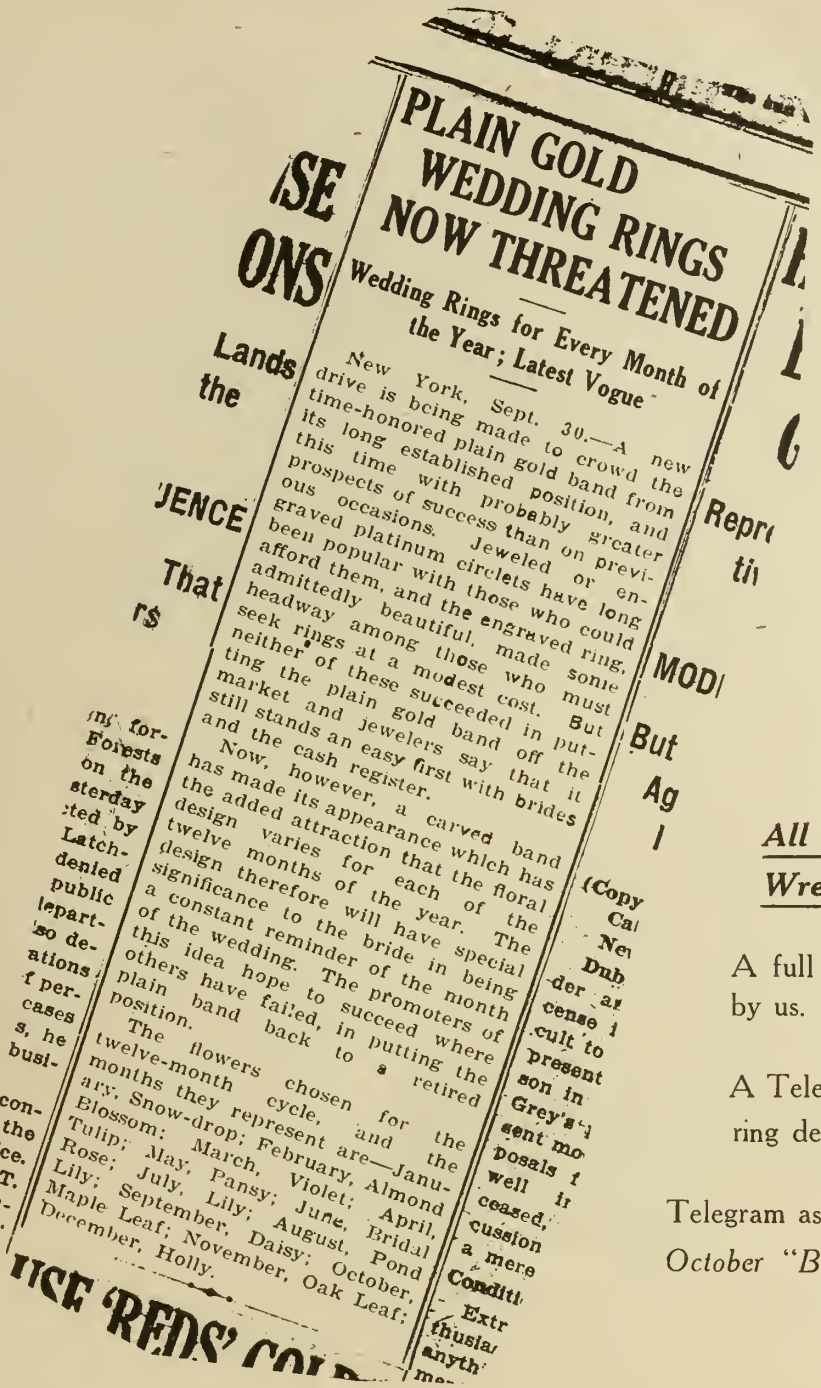
Registered Trade Name

WEDDING RINGS in

YELLOW, GREEN AND WHITE GOLD

Designs Registered

T. W. CAPP CO., Limited


PLAIN GOLD WEDDING RINGS NOW THREATENED
Wedding Rings for Every Month of the Year; Latest Vogue
New York, Sept. 30.—A new drive is being made to crowd the time-honored plain gold band from its long established position, and this time with probably greater prospects of success than on previous occasions. Jeweled or engraved platinum circlets have long been popular with those who could afford them, and the engraved ring, admittedly beautiful, made some headway among those who must seek rings at a modest cost. But neither of these succeeded in putting the plain gold band off the market and jewelers say that it still stands an easy first with brides and the cash register.
Now, however, a carved band has made its appearance which has the added attraction that the floral design varies for each of the twelve months of the year. The design therefore will have special significance to the bride in being a constant reminder of the month of the wedding. The promoters of this idea hope to succeed where others have failed, in putting the plain band back to a retired position.
The flowers chosen for the twelve-month cycle, and the months they represent are—January, Snow-drop; February, Almond Blossom; March, Violet; April, Tulip; May, Pansy; June, Bridal Rose; July, Lily; August, Pond Lily; September, Daisy; October, Maple Leaf; November, Oak Leaf; December, Holly.

TRADE MARK

CAPP'S "Bridal Wreath" WEDDING RINGS

Made in PLATINUM, 18k. Yellow, White and Green Gold, also Yellow and White Combinations.

All Designs and Words "Bridal Wreath" are registered

A full stock of all sizes will be carried by us.

A Telegram received by us will start the ring desired to you by next mail.

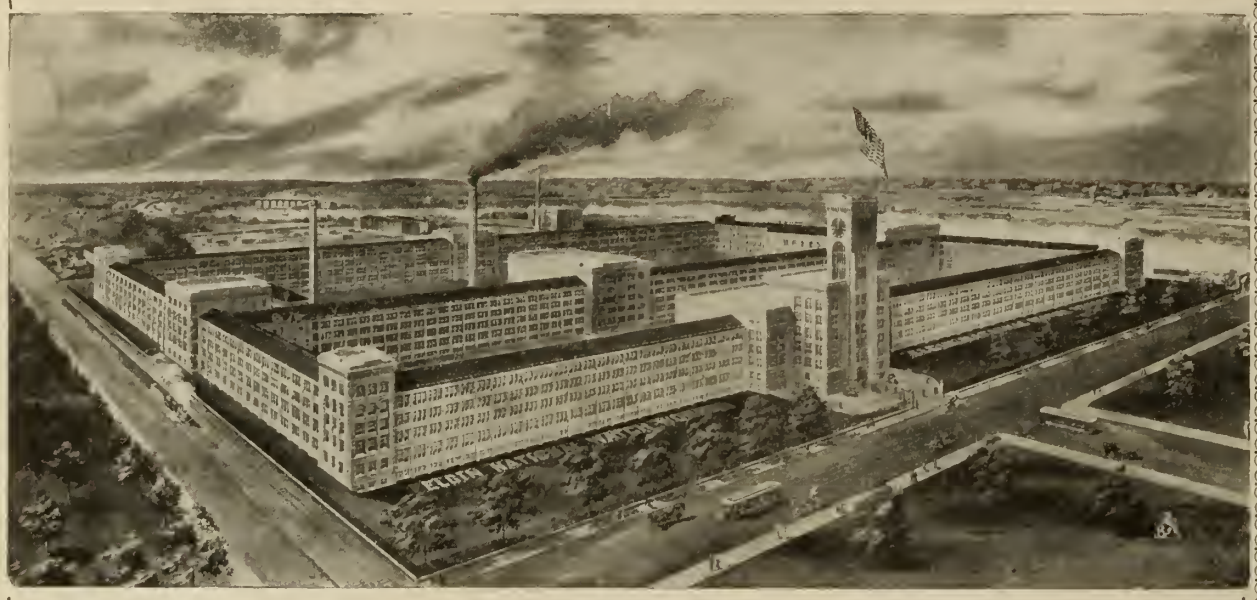
Telegram as follows:—
October "Bridal Wreath," Yellow, Size 6.

Folders bearing dealer's name to hand to prospective customers; also window display cards are being prepared for all dealers who handle "Bridal Wreath" Wedding Rings, and will be sent forward as soon as possible.

Our travellers will be able to show samples, and give full particulars, on their next trip.

T. W. CAPP CO., Limited

176-178 Richmond St. West :: TORONTO, ONT.



Factories of the Elgin National Watch Co.

3,400 Watch Movements are finished daily.
Over 23,700,000 Elgin Watches in use.

"They have stood the test of time"

This is your guarantee.

All Grades and Sizes of ELGIN Watches Available

NEW OCTAGON WATCHES IN 10/0 SIZE

	To Retailer Trader List	To Consumer including Tax
Lady Elgin 15J in 14K gold convertible	87.50	77.00
No. 447 7J in 14K gold convertible	74.00	63.00
Lady Elgin 15J in 14K gold—silk ribbon	80.00	71.50
No. 447 7J in 14K gold—silk ribbon	66.50	57.50
Engraved Bezels additional	4.00	

The

Canadian Elgin Watch Company

LIMITED

67 Yonge Street :: Toronto

Wm. Bramley, Original Maker of

The Bramley Ring

(The Rings with a Reputation Created and Maintained Through Over a Quarter of a Century of Satisfaction.)

You can't afford to take chances on being understocked on rings, and the way in which orders are pouring in to us warrants us strongly advising you to look over your stock and *Place your orders now before it is too late.*

The Fall Range is Now Ready

It is a range that is capable of creating an irresistible appeal for ownership whenever displayed. The designs have been executed with true "Bramley" craftsmanship. Their durable qualities are far above par, and the price concludes all argument.

OUR REPRESENTATIVES ARE

ROWLAND & CAMPBELL
Winnipeg, Man.
Selling Agents from
Port Arthur to Victoria.

ALFRED EAVES REGD.
(*W. E. Hayes' Successor*)
Montreal, Quebec
Selling Agents for the
Province of Quebec.

Wm. Bramley & Co.

4 DOLLARD LANE (Cor. Notre Dame Street West)

Montreal - Quebec

MYOTIS

The Canadian trade has bought Myotis Pearls for years. Like an old friend, Myotis have the confidence of the trade. Every jeweler knows that he may safely and profitably recommend them to every customer. He knows that they are a perfect reproduction of the real gem, and that they are guaranteed against peeling or losing their orient.

A Myotis Necklace will make a most appropriate Christmas Gift. Suggest it.

The EUROPEAN Co

406-408 Confederation Life Building.
Toronto Ont.

EARRINGS

have always played an important part in the attire of fastidious dressers, and fastidious dressers have earned a reputation for consistency in their shopping, that is, once they are pleased with a purchase they will direct their future trade to that store.

Why not draw some of that class of trade to your store, through a carefully selected variety of EARRINGS?

We will be pleased to mail you a number of very neat and artistic designs in order that you may make your selection from them, in fact, we are paying special attention to mail orders and feel confident in our ability to please you and your most critical customers.

Lest YOU Forget

Write US To-day

REPRESENTATIVES:

Montreal	Quebec	Western Canada	Western Ontario and Maritime Provinces
Chas. E. Demers	Theo Foisy	I. Sabbath	J. Kert

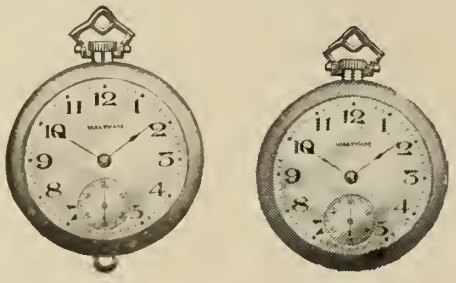
J. L. SABBATH & COMPANY

5 Notre Dame St. West - Montreal

S. P. MYERS & CO.

For

WALTHAM WATCHES

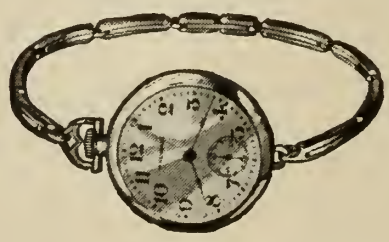


The Disappearing Eye is an exclusive feature of Waltham Convertible Bracelet Watches

A Few Items From Our Stock of This Famous Make of Watches

All Disappearing Eye Convertible Bracelet Watches

3/0 Size—No. 3010, 7 Jewel, in finest Waltham quality Gold-filled case and Gold-filled bracelet .	$37.00
6/0 Size—No. 5010, D.E., 7 Jewel, in finest Waltham quality Gold-filled, case and Gold-filled bracelet	45.00
6/0 Size—No. 5415, D.E., 15 Jewel, in 14K Gold case, and bracelet	72.00
10 Ligne—No. 84, D.E., 15 Jewel, in finest Waltham quality Gold-filled case, and bracelet	76.00
10 Ligne—No. 94, D.E., 15 Jewel, in 14K Gold case, and bracelet	95.00



"SERVICE" built the House of MYERS

A trial order will convince you that our service is unusually efficient

S. P. MYERS & CO.

230 McGILL ST., MONTREAL

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12 size, 7 jl., lever, in Empress S. B. & B. Case, plain or E. T. .	$6.75
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12 size, 7 jl., lever, in Victoria S. B. & B. Case, plain or gold-filled	7.00
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For engraved cases, add 25 cents each extra.

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Order a sample dozen to-day. Immediate shipment.

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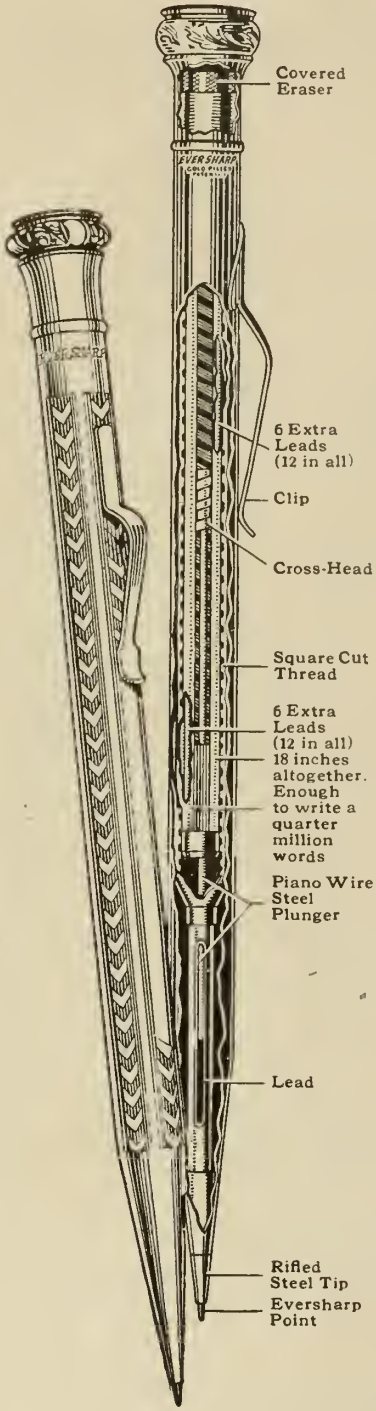

Among all sorts and conditions of people Eversharp, always sharp yet never sharpened, is the favorite writing instrument.

It is in the vest pocket of the bank president and of the college boy; in the hand-bag of the society matron and of the high school miss.

And it is rapidly being adopted as the standard office pencil of large organizations; not infrequently, purchasing agents place good-sized orders with local Eversharp dealers.

Convenient, beautiful and economical, Eversharp is priced to appeal to all classes—you can sell it to practically everybody in your community.

Make note also of the steady repeat business from Eversharp Leads, leads with a fineness, firmness and smoothness all their own, leads made specially for Eversharp.

For Eversharp catalog and interesting sales literature address Canadian representatives:

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Winnipeg, Manitoba

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The symbol of perfect writing — the mark of Eversharp Pencil and Tempoint Pen

EVERSHARP

The name is on the pencil

Made and Guaranteed by
THE WAHL COMPANY, Chicago

THE LARGEST WATCH HOUSE IN CANADA

BALL WATCHES
HAMILTON WATCHES
ILLINOIS WATCHES
HOWARD WATCHES
WALTHAM WATCHES
SWISS WATCHES
GOLD WATCH CASES
GOLD FILLED WATCH CASES
GOLD WATCH CHAINS
GOLD FILLED WATCH CHAINS

ALL GRADES AND STYLES

ALL ORDERS FILLED PROMPTLY.
COMPLETE STOCK ALL MAKES.

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Winnipeg - Man.

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DIAMONDS

All shapes in $8\frac{3}{4}$, $9\frac{3}{4}$ and $10\frac{1}{2}$ ligne

WATCHES

Varied assortments of Solid Gold and Gold Filled

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Approbation Orders Quickly Attended to

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Importers of

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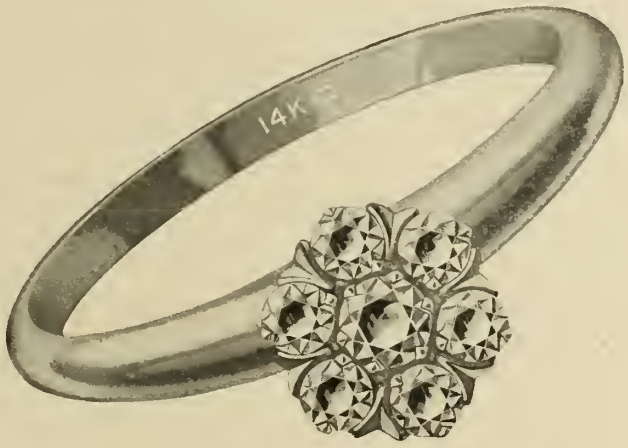

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A recent cable from L. L. Brethmayer, head of the London Diamond Syndicate, which controls 90 per cent. of the world's output, says, "The Diamond Syndicate's policy has been to maintain prices, and there is no intention to depart therefrom." This authoritative statement assures you that now is the time to examine a parcel for fall and holiday business.

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DAVID BELAIS' 18K WHITE GOLD

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You can furnish a mounting made of BELAIS' WHITE GOLD and about $175 WORTH OF DIAMONDS for the price of a mounting made of Platinum, assuming the mounting made of BELAIS' WHITE GOLD weighs 10 dwts.

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Take full advantage of Community Week

During the week of Nov. 6 to 13—Community Week—every housewife will be more interested than usual in COMMUNITY PLATE.

This is your opportunity to do a big business in all the Community pieces.

Every woman in Canada is being told through national newspaper advertising that she will find COMMUNITY PLATE on display at the better shops. Your customers will expect to be able to select what they need from your showcases.

Let the people in your town know they can inspect Community at your shop.

To help you do this, an attractive window display has been prepared for your use and will be sent on receipt of the coupon.

Get full benefit from Community Week. The opportunity is unusual.

Oneida Community, Limited
Niagara Falls, Ontario

Please send us, charges prepaid, the Community Week Window Display.

ONEIDA COMMUNITY, Limited
NIAGARA FALLS, ONTARIO

Also makers of Oneida Community Par Plate

THE TRADER
With Which is Incorporated
THE CANADIAN JEWELER
Official Organ of the Canadian Jewelry Trade

Vol. XLI. Toronto, Canada, Oct., 1920 No. 10

More Skill Wanted

IF there is one thing more than another of which the world stands in need to-day (although second, of course, to peace,) it is a higher degree of respect for the skilled worker. That this respect is frequently lacking is not solely the fault of the social system; it is primarily the fault of those who call themselves, but rarely are, skilled workers. In a secondary way it is the fault of our educational system, which until recently, excepting in the professions, dispensed knowledge, but no training—achieved for the student enlightenment, but no skill.

In the pages of THE TRADER for last month and this month you will have noticed advertisements beginning respectively, "If you have a boy," and "If you know a boy." It is in connection with the opportunity cited in these advertisements . . . .

But let's begin at the beginning, which is a century or two ago—we won't quarrel over the exact date; what's a generation or so among friends?

A few centuries ago there were skilled workers. Boys from every walk of life excepting the social aristocracy were apprenticed to trades. That aristocratic youths were not apprenticed was no particular loss to the trades in question; for, from the bourgoisie of the land they had their choice of the best material the country had to offer in the line of scientific and artistic talent. And it really was a choice. Apprenticeships were not to be found growing on hedges. They were scarce and keenly contested for by doting parents who either were not so fortunate themselves as to have a trade, or who had too many sons to apprentice with profit in their own trade. When obtained for a boy, the apprenticeship had to be paid for by the father; and even then, if the youth failed to show promise of the requisite degree of proficiency, he was soon sent packing back to an angered parent.

Trades were looked up to in those days by the middle and lower classes. A successful artizan might attain a position in public or personal esteem beyond the aspirations of those trained in the scholarly professions—and for these two reasons: that the results of their efforts were visible and tangible for the admiration of all men; and that the successful artizans were men who combined in a high degree scientific or artistic insight, and creative technical skill. They may not have been gentlemen of the court, but they possessed a familiarity of address with courtiers, even the nobility, which was permitted to few others, if any, outside the ranks of gentlemen born. Frequently they became, if not court gentlemen, at least proteges of nobility and royalty.

And they left names behind them. Many of them are almost as well known to-day as they were in their own time—which is saying a lot. Such names as Benvenuto Cellini, Sheraton, the Adam Brothers, Stephenson, and a host of others which need not be mentined, are far better known now than those of some of the most exalted nobles of their own day.

Then came a time when the mechanic, the artisan, the craftsman were no longer regarded so highly. It is significant that this altered attitude towards the skilled worker was practically contemporaneous with the growth of labor unions. It would be unfair to lay all the blame at the door of the unions, for at least part of it is due to the decreased need for actual skill in manual labor. Machinery did away with much of the need for skill. Even at that, however, the loss of prestige was not confined to those lines where the machine replaced the highly skilled worker. It was general throughout the trades, and arose out of the increasing tendency of labor to make no differentiation between the man who worked skilfully and well and the man who did not.

The almost immediate result of this was that no longer was there the same incentive for men of high potentialities to enter the field of craftmanship through the gate of apprenticeship. The work they might have done fell to the lot of less capable performers.

The result is what we see to-day—a world of industry bidding for skilled workmen, and none but indifferently qualified men to answer the call.

The end must be and already is a competition of higher bidding for really skilled men, not as a class, but as individuals. That, in turn, will eventually attract to the trades and crafts men of higher capabilities, on the average, than those now entering them.

It must not be thought that capable men have entirely ignored skilled craftmanship as a calling. Many men of superior capacity have, for instance, become watchmakers. And among them you will find some of the most successful jewelers of the present day. Real ability is bound to come to the top in any field of effort.

For the future, it may be prohesied that increasing numbers of highly capable youths will enter such crafts. With their advent, the crafts themselves will gain higher recognition in the commnity. The potential earnings will be higher. But those who enter first in the field will have the best chance. Theirs will be the greater success, since they will stand out more strikingly than their fellows.

The opportunity is a golden one for the father who really wishes well for his boy. So, "if you have a boy," or "if you know a boy"—a boy who would take naturally and efficiently to work requiring skill and initiative—think seriously on the opportunities that are now being afforded for his training, especially those in your own line of business. Jewelry and watchmaking hold great promise for the future. If possible, let your boy be one of those who will reap the golden harvest.

Great Meeting in Winnipeg

WINNIPEG, September 24.—Enthusiastic co-operation in the aims and endeavors of the Canadian National Jewelers' Association formed the keynote of the meetings of Manitoba jewelers, held here yesterday and to-day, to hear the message brought from the East by President Ellis and Secretary Ross. The progressive spirit of the West has always been clearly manifested in its acceptance of forward policies, but perhaps it has never been more strikingly shown than in these meetings. Attended by a most representative gathering of all branches of the trade, they have been marked by freedom of discussion, intelligent appreciation of the important issues involved and frank acceptance of their immense value to the trade in general and to every individual member. The Manitoba Jewelers' Association has passed another milestone in its history with great success, and its future should be bright with a prospect of securing 100 per cent. membership before many years.

Had the gathering been less representative and progressive, however, it could hardly have failed to be stimulated and inspired by the magnificent addresses of Mr. M. C. Ellis. The National president was in rare form and, by his eloquence and complete mastery of trade conditions, made a most profound impression, that was reflected in the great ovation tendered the visitors at the conclusion of the banquet last night. Mr. Ellis divided his remarks into three separate sections, first discussing the luxury tax in the afternon, and speaking on the publicity question and the accounting system after dinner. His addresses were so comprehensive that they covered every possible phase of each subject, so that at the close, his hearers frankly stated that he had solved many problems, cleared up their difficulties, and there was no more information they could ask. It naturally followed that the position and policy of the C. N. J. A. was enthusiastically endorsed and a strong impetus was given to the organization movement in this Province.

JABEZ MILLER,
President of the Manitoba Jewelers' Association.

An indication of the spirit with which the visitors were received is given by the fact that Manitoba is the first Province to reach its allotment for the furtherance of the campaign of publicity. Following the elucidation of the subject by the visitors, there was no hesitation about subscribing and the total was very soon reached, with almost a certainty that it will be largely exceeded. Another evidence was the great interest manifested in the Canadian National Jewelers' Association Convention to be held in Winnipeg in February next. Preparations for the entertainment of the visitors are already under way and a great Western welcome will await the delegates from the East especially, in addition to a very important programme of business that will be ready for discussion.

Winnipeg hospitality has always been generous, but it was manifested on this occasion to a degree that transcended all previous experiences. The visitors were accorded every possible courtesy and the whoe-hearted co-operation of such outstanding men as Arthur Rowland, Tom Porte, Wave Dingwall, George Markle, Norman Andrew, Jabez Miller, Carl Johnston, Crawford of Brandon, Cole of Portage, Cochran of Carman, made the event one of rare delight that will long be treasured in the memory. One might go on and recite the entire attendance list as hail-fellows-well-met because the good-will and spontaneity were so manifest that it must have been absolutely unanimous. The Manitoba Association has made a decided forward step and may look forward with great assurance.

The business sessions of the convention were held in the Board of Trade Bureau, with President Jabez Miller in the chair. In opening the afternoon meeting yesterday, he regretted that his business and social ties had prevented him taking as active a part in the association as he would have wished. He felt it a real honor, however, and would do his best to carry out his duties for the balance of the term. He would not speak at length because they were anxious to hear Mr Ellis, who had been an outstanding figure in the business life of Canada for many years and who had a most interesting and timely message. The jewelry business had been unduly burdened with luxury taxes and impositions of various kinds and there was none better equipped than Mr. Ellis to elucidate these questions and formulate a line of action on which they could demand relief at Ottawa.

Mr. Ellis, who was greeted with prolonged cheers, said it was a real joy to him to meet men he had known many years before, as well as the younger generation that had come along since he left the road. After explaining the object of the Western tour, he launched into association matters, stating that when he accepted the presidency, it was with the feeling that it was incumbent upon him to really accomplished things worth while for the whole jewelry trade and every individual member of it. He was glad to be able to say, now, that the association had succeeded far beyond his most sanguine expectations The association was an associttion, not in restraint of trade, but of furtherance of trade, and its aims might well be expressed in the following terms: "To maintain a high standard of business ethics; to stand for improved methods of merchandising and storekeeping; for betterment in the display and keeping of our stocks; for improved methods of salesmanship and giving the public an honest and efficient service. To obtain the fullest development of any industry, we must have the co-operation of every element in it and have decent confidence in one another; then by co-operation, unity of action and constructive effort, we shall accomplish great and lasting benefits for our trade." This, in short, epitomized its ideals and the work it was seeking to accomplish.

Turning to the question of taxation, Mr. Ellis said they all knew how the jewelry trade had been made the target of politicians in Canada of recent years. It was fortunate that it was well organized when this sentiment was placed in concrete form in the luxury taxation legislation and that it was ready for the serious condition that would otherwise have accrued. When this malicious attack was announced, the whole trade was appalled at the situation and the National executive appreciated that it was up to

them to get to work at once. The wires to Ottawa were made hot and an interview with the Minister of Finance secured, the executive taking the position that the main point was to get away from the necessity of notifying customers of the tax and of issuing triplicate sales slips. What had been accomplished was now a matter of history.

But the exective had not been caught unawares by the luxury taxation. It had been made manifest long before by public speeches and press comment that some such enactment might be expected and as early as October of last year, a deputation had interviewed Sir Thomas White in Ottawa, stating that the jewelry trade desired to pay its share of the war cost but that, after the war was over, it should be placed in exactly the same position as any other Canadian industry. In reply to a query as to where the Government would get the revenue, the delegation suggested a one per cent. turnover tax on all classes of business, because the essence of taxation was impartiality. Then after the Montreal convention, another deputation waited upon Sir Henry Drayton and again suggested the sales tax, being the first trade to bring that system of taxation to the attention of the Government, and no doubt being responsible for it being put into effect with the great success it has achieved. Then the executive prepared a very strong statement of the position of the jewelry trade as one mostly of essentials and not of luxuries, and sent it to every member of the House of Commons. It was therefore with a great shock that the trade learned of the luxury taxation on May 19th.

ARTHUR ROWLAND,
Secretary of the Manitoba Jewelers' Association.

Matters then became exceedingly hot and the Cabinet ministers were bombarded with telegrams from all parts of Canada, and also personally interviewed by leading members of the trade. On June 9th a second letter was sent to all the members at Ottawa and so strong and persistent were the efforts that one of the Ministers stated that the case for the jewelry trade had been handled in an efficient and thorough manner, such as no other trade had even approached.

Mr. Ellis then pointed out that in considering this matter, it must be borne in mind, first, that the former tax of 10 per cent., which amounted to 14¼ per cent. when it reached the consumer, had been removed, as had also the war tax of 7½ per cent., which had meant an additional cost of 13 per cent. to the purchases of watches, clocks and all classes of goods handled by the jewelers. So that the retailer could face his customers to-day with the assurance that his goods were costing them 3 per cent. less than formerly on the war tax alone. That was a very strong argument for salesmen because they could say with truth and confidence that the customer was much better off than he was before.

He was also glad to be able to assure them that it was almost sure that the luxury tax legislation would be rescinded at the next session of Parliament and succeeded by a sales tax on the retail trade as well. There was one point on which the executive had felt severely disappointed, and that was the action of the Government in granting certain exemptions at the eleventh hour after an understanding had been reached between the Minister and the deputation of the jewelry trade. It was a shame and a disgraceful piece of legislation that the Government should take from the jeweler a trade that had always belonged to him and deliberately hand it over to the hardware dealer. It was an iniquitous piece of legislation and the executive had never ceased to express its bitter opposition to it. There had been secured the exemption of plain gold wedding rings, however, and most jewelers would find that their sales of rings would be much greater than of the cheap clocks and other goods that had been exempted to other trades.

His advice to all jewelers was not to give up selling these articles, because the executive would never let up until the injustice had been righted and the trade restored to the jeweler that rightfully belonged to him.

Prolonged applause followed the conclusion of Mr. Ellis' speech and President Miller congratulated him on the clear and comprehensive review of the situation.

It showed that the executive had been on the job and would be on the job until the unfair burdens had been lifted. There was no doubt but that by co-operation, this could be achieved, because all governments were susceptible to votes, and if they carried on and supported the C.N.J.A., he was sure the reasonableness of their position would be recognized.

In responding to the expression of thanks, Mr. Ellis strongly endorsed the reading of THE TRADER every month in order that every phase of association activities should be kept track of as well as most modern methods of business and announcements of manufacturers and wholesalers. The great thing was to feel that they were all brothers in trade and that their aim was to put the jewelry business on a higher plane. There was no doubt of the influence the association had had on the trade in general. A vast improvement had been recorded in its general tone and in the spirit between jewelers all over the country. Even the readjustment of the repair price list had made an immense difference, men now getting a fair return for their fine mechanical skill and many of them being lifted from a critical financial position to one of comparative independence. There should be no hesitation about supporting this movement, because it was their life work and should come before every other interest in life.

In response to an invitation to discuss the matters spoken of, Mr. J. H. Cochran, of Carman, said he was sorry every jeweler in Manitoba had not heard Mr. Ellis. The great benefits that had accrued to the trade were very obvious and they were under a great debt to the executive. He had kept a fairly accurate record of his repair work. Formerly he had looked upon it as a means to an end, a method of attracting trade, but had been unable to make money on it. Now he considered it a valu-

able asset and one of his best paying departments. Since the new price list had gone into effect, he had repaired 2,000 watches and on each he had averaged one dollar more than he had before. Now he had a better bank account, he got more recreation and his whole life was on a higher plane. The increase in prices has also come at a very opportune time, as the public was expecting it. If they had to go back to dollar wheat, the public might expect prices to be reduced and then would come the time when jewelers would have to stick together and show that the increase was not a temporary one, but permanent.

George W. Markle.

Mr. W. E. Crawford said he had been told that he could put his cheap clocks and watches into a separate department to escape the excise tax and that certain stores had already done this, but Mr. Ross pointed out that such an attempt to evade the law would be promptly checked up by the Department at Ottawa, and that if any firm was reported to be doing it, the National Association would investigate it at once. Such a plan had already been brought to the attention of the Department on a complaint from Eastern Canada. Evasions of the law will be severely dealt with.

Brief remarks followed from Messrs. Cole, Dudley, Thompson, Dingwall and Porte, the last mentioned emphasizing the fact that the jeweler never realized the high standing of his business and the honor of his chosen calling. It looked like the dawn of a better day when one realized they were getting over the backbiting and petty jealousies of former days.

Abe Myers, of the Canada Jewelry & Importing Co., congratulated the association on the good work accomplished and said if they kept on, there was nothing ahead but prosperity for all jewelers. Remarks in a similar vein followed from Messrs. Park, Carl Johnston, Vickers and Gabel.

Mr. C. E. Cole presented the report of the Price List Committee and asked for suggestions as to its revision. A general discussion followed on jewelry repairs and engraving, Mr. Cochrane stating that in January, he went home from the convention not much in favor of charging for engraving. His son had favored it, however, and it had turned out fine. It was finally decided that the committee on watch repairs should meet at nine o'clock on the following morning, along with another committee on jewelry repairs, consisting of Messrs. Cutter, Brown, Dingwall, Porte and Gabel. The session was then adjourned for supper.

The dinner tendered the visiting delegates was served in delightful style at the St. Charles Hotel, over 50 members being present. Mr. Jabez Miller occupied the chair, and in introducing the visitors, said he had been afraid that the unfavorable weather would hurt the attendance and deprive the national president of the necessary inspiration. Now, however, he was delighted with the representative gathering and the president had shown that he did not need any inspiration.

In his reply, Mr. Ellis said that if he had been inspired in the afternoon, he was thrice inspired by his splendid evening audience, and by the thought that the trade was taking so intense an interest in the association. He now wanted to lay before them a matter well worth while, one that meant a tremendous augumentation of the jewelry trade, provided that everyone co-operated. One of the most prominent men in the United States, he went on, had said that millions of dollars had been taken from the jewelery trade, because it was dead and inert, by other trades which were alive and progressive. This was an age of intensified advertising, of organized trade effort along publicity lines. It therefore behooved them to take hold of every sane, progressive idea and go forward. Mr Ellis then dwelt on the success that had followed the advertising of the orange growers, florists and paint men, and said that if the jewelers wanted to take an advanced step, they must work along similar lines. He then touched upon the steps that had been taken to affiliate with the National Publicity Association of the United States, and the adoption of the slogan, "Gifts That Last." This slogan, he said, meant much, and if they could implant the sentiment in the minds of the great buying public, the results would be immeasurable. As they knew, the jewelry trade was one of seasons, with two thirds of the business done in the last three months. Now, it was their aim to make it an all-year round business. What had been done in the fur trade was an evidence that all things were possible, and they now had a means of creating a turnover such as few of them realized. As part of the publicity plan, they had secured the sign, "Gifts That Last," that was good enough for any jewelry store and they wanted to see it in every window from the Atlantic to the Pacific. It emphasized the lasting quality of their goods and was easily the best of all the trade slogans.

D. W. Dingwall.

The executive had decided to raise $10,000 to carry on a publicity campaign in Canada. They had all the equipment of the National Publicity Association at their disposal and were already deriving great benefit from the advertising carried in American magazines that had a large circulation in Canada. These were not advertisements of an ordinary character, but artistic drawings by the best men of the United States, and they would be available for use in Canadian magazines. The executive had selected a list of these, calculated to reach all classes of people and reaching three-quaters of a million in circulation. It was proposed to

start advertising in time to catch the holiday trade and he hadn't the least doubt that they would raise the money in a month. Jewelers generally felt that 1919 had been the banner year in the trade, and now the need of intensified advertising had become apparent. In addition to this, every jeweler would receive a copy of the "Jewelers' Record of Progressive Ideas," which would provide a service of cuts and advertising copy that would be hard to equal. He was sure that every man would get a hundred dollars return for every one invested, and asked that solid support be given the executive.

Mr. D. W. Dingwall said that he had been sceptical at first, but Mr. Elils had convinced him of the great value of the idea. They were getting a tremendous advantage from the work of the U. S. jewelers, and it was not costing an excessive price, so that every jeweler in Manitoba should make a subscription. He was only sorry his whole staff had not been present to hear the addresses; what the jewelry trade chiefly needed was enthusing as to its possibilities. He heartily endorsed the idea of joining in this progressive propaganda.

Mr. Cochrane said he always liked to hear an optimist. He was especially impressed because he had recently invested $10 in the Grain Growers' Guide as an optometrist, without expecting any return, and had found that it was the best investment he had ever made. The returns were far ahead of expectations and he heartily commended the publicity plan.

Mr. Shirley Campbell said it was the very best thing the association could do, as to get jewelry into the public mind was of the greatest importance and advertising was the best investment that could be undertaken.

Mr. Quinn endorsed the idea as an advertising man, and Mr. Porte siad the subject was of intense interest to him. Every man was just what he believed he was, and in selling jewelry, just what they believed was in it, so much would they get out of it. There was nothing else they could do that would bring such great results as advertising.

Arthur Rowland pointed out that the local retailer seldom obtained good results from his advertising because of the difficulty of getting good copy, but if he had this prepared for him, there would be immediate results. They had no doubt reached the peak in 1919, so that the time was very opportune to make the greatest possible use of this campaign. He notified the district chairman that he would ask them to get after the men in their districts, get them into the association and get them to use advertising. The only way to make it go was for all of them to get their shoulders to the wheel.

Mr. Dennison agreed that the results would be highly beneficial, and Mr. Crawford said the figure alloted to Manitoba seemed to him to be absurd. It should be much larger. He had subscribed at once because he believed it to be a good thing and also because he believed in the men at the back of it. He intended to endeavor to have the jewelers of Brandon unite in co-operative advertising this fall, because he knew, if it were well done, advertising was the best thing that could happen to the trade.

A few remarks from Mr. Ross as to the necessity for immediate action followed, and blank subscriptions were passed around, the quota for Manitoba being reached in a very short time.

Mr. Ellis then took up the question of better accounting methods for jewelers, telling how he had seen many splendid mechanics go to the wall because they had not a proper bookkeeping system. The executive therefore had arranged to secure the benefit of the work of the Jewelers' Research Bureau of the United Sattes, and there was now available a single-entry system, approved by the Harvard Bureau that it was simple to operate and complete in its results. It enabled a man to find what his overhead was and thus to know how much his mark-up would have to be. A book of instructions and enough record sheets to last a year could be had on application to the National Secretary on payment of $4, and he trusted that many would take advantage of it.

Mr. D. W. Dingwall proposed a hearty vote of thanks to the Eastern visitors, which was seconded by Mr. Norman Andrews and enthusiastically adopted. Mr. Ellis and Mr. Ross responded briefly, the latter calling attention to the widened activities of the Jewelers' Security Alliance and its claims for support, instancing the success that has attended the Jewelers' Mutual Fire Insurance Company of the United States.

The Friday morning session was resumed at the Board of Trade Bureau, when the National Convention in Winnipeg in February was the first item on the order paper. After a general discussion, it was decided that, subject to executive approval, the convention should be held on Feb. 22 23 and 24, 1921, the location to be determined by a local committee.

The jewelry repair price list was then presented by Mr. Eggert Felsted and discussed. It was decided that copies shold be run off and submitted to the trade for criticism before being finally adopted.

Mr. C. E. Cole presented the report of the committee on watch repairs, saying that he had checked the present list, and, while one or two items might be changed, it was not worth while printing a new list. It was a minimum list and its chief value to him lay in the fact that it was an agreement against price cutting. The main thing was to prevent customers going into different stores and getting different prices. He would leave the list exactly as it was, as the time might come when they would have to reduce the prices if they were made too high now. He only suggested that hair springs, Breguet, be changed from $3 to $3.50. The recommendation was adopted.

The next subject was that of guarantees on watches and repairs, and it was decided to conform with the recommendation of the National Convention that the guarantee limit be three months. Copies of the proposed guarantees will be mailed to every jeweler, along with the price list on jewelry repairs.

Mr. Archie McDougall said there were stores in Winnipeg in which they could get guarantees for ten years and the watches would be out of business in 30 days. He drew attention to the fact of the conviction of a jeweler for selling the watch of a customer that had been left for repairs and not called for. He thought there should be legislation in the matter.

Mr. Porte pointed out that there was a statute to that effect under which his firm sold goods regularly, and it was found that the jeweler who was convicted had not complied with the requirements of the Act.

On the question of engraving, it was decided on motion of Messrs. Crawford and Dilger that the prices as shown in the jewelry catalogues be accepted for the present, subject to future revision.

Mr. Arthur Rowland presented the treasurer's report, showing total receipts of $285, and a balance of $37.17. The membership roll numbered 48 out of a total in the province of 106. The meeting then adjourned to the St. Charles Hotel for luncheon.

After luncheon, Mr. Ellis again briefly addressed the gathering on the National Convention in February, touching upon the question of exhibits and various phases of interest. He also expressed the deep appreciation of the visitors of the many courtesies extended and the hearty

(*Continued on page* 64.)

Greater Security the Aim

Jewelers' Security Alliance Decides to Extend Services—Splendid Record for Year Shows Deterrent Effects on Thieves

A DECIDEDLY forward policy for the Jewelers' Security Alliance of Canada was adopted at the thirty-sixth annual meeting of that organization, held in the King Edward Hotel, Toronto, on Wednesday, September 8th, 1920. The president, Mr. Stuart H. Lees, occupied the chair, and while the attendance was not as large as it should have been, the Province of Ontario was well represented.

A prolonged discussion as to the scope of the operations of the Alliance led to the adoption of the following changes in policy:

That the annual fee for the present membership be increased from $2 to $5 and that an entrace fee of $5 be charged for all new members.

That the operations of the Alliance be not restricted to the Province of Ontario, as in the past, but that all jewelers in Canada be invited to become members.

That the service offered members be restricted to safe burglaries, as in the past, but that a reward of $50 be offered for the arrest and conviction of any person or persons committing burglary, robbery, sneak-theft or window smashing on the premises of a member.

That new and attractive certificates be issued to all members, together with celluloid display cards announcing the offering of a reward for the conviction of thieves, and new door plates carrying the name of the Pinkerton National Detective Agency, provided the necessary permission for the use of the name may be secured.

That all members be asked to furnish the secretary with a confidential report for the year 1921, of all thefts and robberies occurring on their premises, with the aim of securing the necessary information as to the possibility of extending the scope of the Alliance to cover all classes of losses of theft.

That the Jewelers' Security Alliance of the United States be asked to state upon what basis it would be prepared to furnish its bulletin service regarding the movement of thieves to members of the Canadian organization.

That a special committee be appointed to secure information from insurance companies as to the possibility of securing group insurance covering all members of the Alliance against losses of all kinds, including fire, but excluding thefts of employees.

The increase in the annual fees was rendered necessary by the receipt of advice from the Pinkerton Agency that its charge for service hereafter would be $10 per day per man, and expenses. It was felt that the protection afforded could not economically be given on the basis of a $2 fee, and it was also felt that new members should not receive the benefit of the surplus which has been built up, without making a special contribution to the funds.

With reference to the widening of the scope of operations, the sentiment of the meeting was that there should be the same measure of protection afforded jewelers all over the country as in Ontario, and that with the scope of the jurisdiction of the Alliance enlarged, there would be a greater probability of broadening the service until all classes of robbery were covered.

On account of the great distances that detectives would be required to travel, it was considered unwise to offer any service for cases of window-smashing, penny-weighting, etc., but as an incentive to local police officers and private individuals, that the offer of a $50 reward for the arrest and conviction of petty thieves would prove of great value. The celluloid card to be provided announcing this reward will be of a very neat design and one that might well be suspended from the knob of a safe or otherwise conspicuously displayed for the information of private individuals as well as of thieves contemplating a robbery.

The opinion was unanimous that the present membership card was decidedly archaic and should be changed. A new card, with new doorplate and reward sign, would, it was felt, be highly appreciated and give new life to the organization.

While the finances of the Alliance would not permit the offering of detective service for all classes of robberies, it was the general opinion of the meeting that such a development was bound to come, and, with this in mind, all members will be asked to furnish the secretary with a confidential report on all losses, that they sustain through thefts in 1921, so that a basis can be found on which provision may be made for increasing the service along these lines.

It was pointed out that the Alliance of the United States gave a very useful service to its members in issuing bulletins reporting the activities of thieves and warnings of new schemes by light-fingered operators. If this service could reasonably be extended to jewelers in Canada, it was thought that it might be of great value, especially at the busy season.

The valuable experience of the retail jewelers of the United States in connection with mutual fire insurance led to the suggestion that a plan of group insurance might be advisable for the trade in Canada, and information will be sought along this line from companies making a specialty of the jewelry business.

After the minutes of previous meetings had been adopted, the report of the special committee on engaging a detective agency was presented by Mr. Ben Chapman, as follows:

"Your committee, which was instructed to confer with the Pinkerton National Detective Agency, to make arrangements for its services in cases of burglary in which the Alliance might be interested, begs to report as follows:

"We have had a conference with Mr. Lowell Spence, superintendent of the Pinkerton Agency in Toronto, and beg to recommend that the Pinkerton Agecny be employed whenever the necessity arises, at a rate of $10.00 per day and expenses.

"We also beg to recommend that the Pinkerton Agency be requested to allow the Alliance the privilege of using its name on our door plates and membership cards."

The committee charged with consideration of the matter of issuing new forms then made the following report, through Mr. W. H. Black:

"The committee appointed to consider the advisability of getting out new forms of certificates, door plates, application cards and booklets, begs to recommend that a new form of certificate be issued to all members similar to that used by the Jewelers' Security Alliance of the United States; that new door plates be issued with the Pinkerton name added, providing that the necessary permission be secured; that the booklet of advice to members

be revised and brought up to date, and that new cards be issued to all members, on which particulars regarding their business may be given.

"We also beg to recommend that the secretary write to the Jewelers' Security Alliance of the United States, to ascertain on what terms it might be possible for our organization to secure the bulletin service regarding the activities of thieves, which is now supplied to their own members."

The president's report was as follows.

To the members of the Jewelers' Security Alliance: Owing to conditions existent, not only in the jewelry trade, but in all branches of business in Canada, it is practically one and one-half years since our alliance held its last general meeting, and while to the ordinary member it may have seemed that the work of the alliance was at a standstill, we are pleased to report that your executive has been doing good work, and has given considerable thought to the welfare of the alliance and its members throughout the jurisdiction of the alliance, and also in other parts of Canada.

Last fall the executive had a splendid meeting, attended by practically the entire board, devoting almost the entire afternoon deliberating plans for spreading the work and increasing the membership.

As you have been notified, a resolution was then carried, recommending that our by-laws be altered, providing for an increase in fees whereby, if the member so wished, his entire stock might be covered in case of burglary, which plan has proved very satisfactory in the sister alliance doing such splendid work in the United States.

Various committees were appointed at that executive meeting to consider a new form of membership certificate, to solicit designs and prices for a new type of door plate, and for an advertising campaign.

We might mention in particular the work of the advertising committee, who, besides having sent circular letters to practically the entire jewelry trade, has also had some splendid advertisements in THE TRADER.

Our membership has shown an increase, which, while not a large one, shows that with a little more work, probably a very large increase in membership could be attained.

There have been no safe robberies in so far as the members of the alliance are concerned, again proving that the crooks have a wholesome fear of the alliance and the Pinkerton Detective Agency, who are under retainer to work for us.

The attention of the members is again directed to the necessity of having on display at all times the membership certificate, for, unless same is properly displayed, the alliance is under no obligation to put the detective agency at work in the case of a robbery.

To the thief, the mere threat of the Jewelers' Security Alliance and Pinkerton pursuit is a terrifying thing, and he naturally hesitates before actually committing a crime that would draw such pursuit on himself.

The work of the alliance in the United States has proven time and again a very strong preventative, and as many of the thieves who operate from time to time in Canada cross over from the United States, they naturally connect the alliance here as a branch of the U.S. association, to the added protection of our membership.

As your president, I would recommend that in view of the large surplus we have in the bank, new members should be charged an entrance fee. Many of the present members have been paying their annual dues for many years, thereby building up the present surplus. A new member coming in now has all the advantage, and it seems only right that he should pay for the share of protection the surplus gives him.

Your president has on different occasions been in consultation with the officers of the American Alliance, and while the time does not appear ripe for an affiliation of the two alliances, our American brothers are at all times only too glad to act with us in any matter pertaining to our mutual welfare. They have been pleased to submit to me copies of their annual meetings and reports of their various activities. I would recommend that we therefore should thank them for their offer of co-operation, and at the same time advise them that we will be glad to do anything for them that they may require in our country.

In conclusion, allow me to express my appreciation of the work of the directors. While it is true that they have not, owing to conditions, been called upon to do any great amount of work, they have cheerfuly at all times answered any correspondence sent them, as well as having given the time necessary for attendance at any meetings that have been called.

The good work of our treasurer is shown by the statement he will present, and the work of our genial secretary is always so happy that comment should be entirely unnecessary.

The report of the secretary was presented in the following terms:

We have closed the year 1919-20 with 103 members on our books representing the following localties: Ontario, 90; Quebec, 3 (situated as follows: Sherbrooke 1, Montreal 1, Knowlton 1); Halifax, N.S., 10. This represents a gain of 27 over last year.

The total cash received this year was $305.61, of which $208 represented fees, $94.71 bank interest, .40 exchange and $2.50 sale of door plates.

Following the instruction received at the executive meeting in October last, the entire trade of Ontario was circularized in an effort to arouse interest. Through the courtesy of P. W. Ellis & Co., a circular was mailed to every jeweler on their list. The executive authorized an expenditure of $50, but the only charge made for this advertising was $15. While the results were not very great, an increase of 35 per cent. in one year indicates that interest can be aroused by constant stimulation. It must be borne in mind that the Alliance has been in a decidedly dormant condition for a number of years, and that it requires an unusual effort to galvanize into activity an organization that has almost ceased to function.

Your attention is directed to the fact that we now have one member in each of three cities in Quebec, in violation of the provision that, in localities outside of Ontario, memberships can be accepted only from groups of at least five jewelers. These members are of long standing, and an instruction is required as to whether their fees should be accepted in the future.

Your attention is also directed to the fact that among your members are firms of widely varied financial rating. It is a question of policy to be decided whether you should continue to offer the services of the Alliance at the same rate to large and small firms, or whether you should adopt a scale of fees rated according to the extent of stock carried by each member.

This brings up the whole question of the future of the Alliance. Whether or not it is worth while carrying on the organization on its present basis is an open question. It is not possible, according to the Pinkerton Agency, to extend our operations to cover all sections of the country on all classes of robberies. It might be possible to cover Ontario and Quebec on a graded scale of fees, but the great distances and lack of detective agencies apparently

(*Continued on page 66.*)

Canadian Jewelry Imports

	Month of May		Two Months Ending May.	
	1919.	1920.	1919.	1920.
Clocks—				
United Kingdom	....	455	68	878
United States	16,890	105,068	91,680	133,822
France	....	900	668	900
Japan	142	....	157	2,571
Other countries	53	....	60	421
Totals	17,085	106,423	92,633	138,592
Clock and watch keys, movements and cases—				
United Kingdom	....	274	26	274
United States	2,631	20,816	4,084	31,617
Japan	....	....	....	....
Other countries	....	....	5	....
Totals	2,631	21,090	4,115	31,891
Watches—				
United Kingdom	14	204	118	504
United States	745	750	1,590	2,107
Switzerland	2,207	13,963	4,814	26,914
Other countries	....	17	....	17
Totals	2,966	14,934	6,522	29,542
Watch actions and movements and parts thereof—				
United Kingdom	20	1,721	1,464	2,129
United States	89,864	74,332	169,710	143,787
France	....	595	....	595
Switzerland	70,130	121,833	129,382	232,383
Other countries	....	....	....	....
Totals	160,014	198,481	300,556	378,894
Watch cases and parts thereof—				
United Kingdom	....	526	82	609
United States	16,245	19,246	27,472	34,420
Switzerland	8,845	11,788	16,504	20,838
Other countries	1	861	3	861
Totals	25,091	32,421	44,061	56,779
Moulded and cut glassware—				
United Kingdom	1,312	4,427	2,114	4,939
United States	56,022	48,292	93,521	112,791
France	43	233	43	398
Japan	15	81	296	81
Other countries	12	2,888	65	2,984
Totals	57,404	55,921	96,039	121,193
Electro-plated ware and gilt ware, n.o.p.—				
United Kingdom	3,122	20,463	5,538	35 762
United States	21,504	15,093	37,906	26,123
France	475	2,201	641	2,910
Other countries	....	43	19	168
Totals	25,101	37,800	44,104	64,963
Sterling or other silverware, n.o.p.—				
United Kingdom	839	22,320	3,211	29,480
United States	4,901	14,809	11,551	20,500
France	277	764	277	1,044
Other countries	....	....	....	....
Totals	6,017	37,893	15,039	51,024
Silver bullion unmanufactured—				
United States	117,768	172,483	202,719	589,577
Jewelry, n.o.p.—				
United Kingdom	328	24,869	819	33,162
United States	76,394	88,153	120,825	152,187
France	2,910	4,539	8,113	8,816
Japan	717	3,370	931	5,682
Other countries	136	202	301	892
Totals	80,485	121,133	149,999	201,739
Diamonds, unset—				
United Kingdom	98,961	229,306	224,568	444,859
United States	439	13,304	927	56,892
Belgium	....	....	....	11,494
Netherlands	92,052	27,762	165,118	97,634
Other countries	438	....	438	1,405
Totals	191,935	270,372	391,096	612,284
Precious stones and pearls and imitations thereof, strung or not, but not mounted or set—				
United Kingdom	1,441	60,391	25,303	85,089
United States	6,503	19,684	14,699	30,579
France	5,389	16,348	17,291	36,781
Germany	....	505	....	1,982
Italy	491	1,169	491	2,339
Japan	1,303	4,062	2,602	7,918
Switzerland	....	1,850	....	1,942
Other countries	....	284	....	505
Totals	15,127	104,293	60,386	167,135

	Month of June		Three Months Ending June	
	1919.	1920.	1919.	1920.
Clocks—				
United Kingdom	243	582	311	1,460
United States	52,413	96,236	144,093	230,058
France	233	237	901	1,137
Japan	....	132	157	2,703
Other countries	....	....	60	421
Totals	52,889	97,187	145,522	235,779
Clock and watch keys, movements and cases—				
United Kingdom	....	961	26	1,235
United States	3,831	15,046	7,915	46,663
Japan	....	....	....	....
Other countries	....	28	5	28
Totals	3,831	16,035	7,946	47,926
Watches—				
United Kingdom	241	951	359	1,155
United States	819	925	2,439	3,032
Switzerland	3,940	9,352	8,754	36,266
Other countries	....	....	....	17
Totals	5,030	11,228	11,552	40,770
Watch actions and movements and parts thereof—				
United Kingdom	1,170	1,593	2,634	3,722
United States	74,666	80,299	241,376	224,086
France	....	10,493	....	11 088
Switzerland	43,879	110,600	173,261	312,983
Other countries	....	....	....	....
Totals	119,715	202,985	120,271	581,879
Watch cases and parts thereof—				
United Kingdom	569	108	651	717
United States	16,009	20,908	43,481	55,328
Switzerland	2,658	8,439	19,162	29,322
Other countries	....	715	3	1,576
Totals	19,236	30,170	63,297	86,943
Moulded and cut glassware—				
United Kingdom	910	1,848	3,024	6,787
United States	45,519	90,666	139,040	203,457
France	139	291	182	689
Japan	110	119	406	200
Other countries	....	1,404	65	4,388
Totals	46,678	94,328	142,717	215,521
Electro-plated ware and gilt ware, n.o.p.—				
United Kingdom	3,801	32,784	9,339	68,546
United States	17 140	19,523	55,046	45,646
France	201	252	842	3,162
Other countries	....	....	19	168
Totals	21,142	52,559	65,246	117,522
Sterling or other silverware, n.o.p.—				
United Kingdom	849	35,712	4,060	65,192
United States	3,920	9,777	15,471	30,277
France	41	595	318	1,639
Other countries	....	....	....	....
Totals	4 810	46,084	19,849	97,108
Silver bullion unmanufactured—				
United States	499,623	194,497	702,342	784,074
Jewelery, n.o.p.—				
United Kingdom	2,575	21 788	3,394	54,950
United States	57,581	86,627	197,416	239,814
France	439	5,775	8,552	14,591
Japan	1,149	4,691	2,080	10 373
Other countries	73	3,104	374	3,996
Totals	61 817	121,985	211,816	323,724
Diamonds, unset—				
United Kingdom	154,502	245,043	379,070	689,902
United States	764	2,334	1,691	59,226
Belgium	....	3,701	....	15,195
France	6,685	434	7,168	434
Netherlands	20,491	54,764	185,609	152,398
Other countries	....	2.603	....	4,608
Totals	182 442	308,879	573,538	921,163
Precious stones and pearls and imitations thereof, strung or not, but not mounted or set—				
United Kingdom	1,044	18,760	26,347	103,849
United States	8,365	12,709	23,064	43,288
France	7,369	18,899	24,660	55,680
Germany	1,296	114	1,296	2,096
Italy	410	1,668	901	4 007
Japan	54	7,177	2,656	15,095
Switzerland	....	....	....	1,942
Other countries	6,213	....	6,213	505
Totals	24,751	59,327	85,137	226,462

THE TRADER

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Crop Money will Help

MERCHANTS generally will do well, THE TRADER believes, to expect and act on the expectation of a healthy fall business—not an abnormally large fall business, it is to be hoped, but one of sufficient and cheering prosperity. The chances are that the changed conditions will have been felt in most places before this issue makes its appearance.

Probably the most severely hit of all industries this summer was the tire business. Enormous stocks remained unsold. Factories were closed down tight for indefinite periods, and many are still closed. But one of those which did not close down entirely reported recently that the turn of the tide seemed to have come, and in support of its statement had increased slightly its sadly reduced staff. This may fairly be taken as further indication of that picking-up of business the jewelry trade in some centres began to feel a month earlier.

Of even greater significance is that fact that there is to be no Victory Loan campaign this fall. For four successive autumn seasons, no sooner had the necessary funds been put into circulation by the banks for the financing of our crops than along would come a Victory Loan campaign and soak them all up again. The money was not, of course, entirely lost to circulation, since the Government expended much of it again in its various services and in the redemption of coupons, etc. This year, however, the money raised for that purpose is being raised throughout the year from normal revenue, and no unduly large part of it will be acquired suddenly during the fall season in the shape of a loan. The harvest money will therefore remain practically untouched by the Government, and will remain with the public for deposit, investment, or purchase, or all three, as the public fancy pleases.

Banking deposits, which have somewhat suffered of late in their proportion to outstanding loans should therefore increase to a greater extent. An improvement of this sort should make money freer for industrial development; and this, with the quota of additional private funds which will be devoted to industrial investment, should increase employment. More employment means bigger payrolls, and these, added to the quota of crop money which the public will decide to put into purchases, should guarantee beyond a doubt that the mercantile income for the fall and probably for the winter will be a good one.

PENALTY, $1,000

Advertisements are appearing in the press, signed by D. J. Dunbar, collector of Inland Revenues, Toronto, advising jewelers that licenses must be taken out by November 15th. Firms not in possession of licenses on that date will be liable to a penalty of $1,000.

More "Gifts That Last" Activity

THE first consignment of "Gifts That Last" counter signs, obtained by the Central Executive of the C.N.J.A. for the use of Canadian jewelers, was soon dissipated, so great was the demand for this attractive and inexpensive silent salesman. Another lot has been obtained, however, and signs are now available for distribution among all who desire thus to link up their business with the national advertising campaign for jewelry.

An even more energetic aid in getting after the jeweler's fair share of the tremendous amount of business that is being done in "quality" merchandise, is the "Jewelers' Record" a publication put out by the National Jewelers' Publicity Association of the United States, which has been re-edited to suit Canadian needs. An order has been placed for a large consignment of this publication for distribution among C.N.J.A. members, and delivery is expected any day. The contents include illustrations of matrices or electros which may be obtained by the jeweler from the association at an extremely low rate; special articles dealing with merchandising efforts in various classes of goods at various seasons of the year; suggested types of advertisements for use in the daily or weekly press; and a considerable amount of news publicity matter concerning jewelry—interesting little stories which the local paper would be glad to publish for their news value alone, and more than glad to publish if requested to do so by the District Jewelers' Association of the locality.

Things are nicely in hand for the prosecution of the publicity campaign this fall and winter along "Gifts That Last" lines, and it cannot be doubted that the jewelers of Canada reap the distinct financial benefits from the effort.

The Case for the C.M.A.

AT the time of writing, the Taiff Commission is still engaged in hearing the various evidence and argument that is being put before it by the vastly diverse interests which are grouped together to form the community of Canada. At the outset it may have seemed to give promise of bringing out the extreme views of free trade on the one hand and high protection on the other. Surely, since no community could include more diverse interests than Canada, there was an excuse for expecting

this. But as the hearings continue it becomes ever more apparent that there is practically no free trade element in the country. Almost everyone recognizes the need of a protective tariff of some sort on some commodities. The point of difference is in application and degree.

In its official statement, the Canadian Manufacturers' Association pointed ot that 2,000,000 Canadians, practically one-quarter of the population, depend for their living upon the pay-rolls of Canadian factories, and that about half as many more (merchants and other tradesmen) derive their incomes indirectly from the existence of industrial enterprises in their communities.

Whatever else may be said for a protective tariff, the position is really stated right there. Rightly or wrongly, more than one-third of the population of the Dominion depends directly or indirectly upon industrial enterprise for its livelihood. Bring that enterprise into direct competition with larger foreign enterprises with which it cannot compete, and that section of the population must either move or starve. There is no third alternative.

If all the races of the globe were one people—one and inseparable—the ideal establishment of commercial relationship would be one of absolute free trade throughout the world; for this arrangement would enable each geographical unit to produce those things which it could most economically produce, trading them in turn for the other things of life which could be more economically produced and distributed by other geographical units. Unfortunately, however, the races of the world are not as one; and each, from past war-time experiences, has found it politic to be as nearly as possible self-contained.

To this end, industries have grown up in Canada, as elsewhere, which have established a large section of the population as dependent upon them. Even if from now on it could be guaranteed that there would be no further war among nations, and that the industrial section of the Canadian community could therefore go out upon the land, concentrated on foodstuffs and raw materials, and trade these for manufactured products obtained more economically from abroad—even if this were guaranteed, we would still be faced with the almost overwhelming readjustment of population and living conditions which such an undertaking would involve. Huge industrial plants, representing the investment of unknown millions of dollars, would have to be scrapped. Great cities which house the industrial populations would have no other excuse for existence than that afforded by the necessary collection and shipment of raw materials abroad, and the receipt and distribution of manufactured products from abroad.

This is the candle that would have to be burned in the great game of commercial world-efficiency. Is the game worth the candle?

It Might Be Worse

DEALERS who are inclined to resent the luxury tax may be cheered by the reflection that they do not have to keep shop in Norway. A cable recently received by the Department of Commerce from the British Minister at Christiania reports that importation of so-called "luxuries" into that country has been prohibited, the prohibition being back-dated to August 19th. The list of prohibited goods is a long one, and includes not only articles made of or set in the precious metals, but watches and clocks, musical instruments, china, porcelain and glassware; almost every variety of furniture and home furnishings, even of cheap materials; most articles of clothing; automobiles and motor cycles—in fact, almost everything but raw materials. Diamonds and other precious stones are omitted from the list, if unset, pearls and beads alone being prohibited. A possible explanation of this is that precious stones are regarded as "raw materials," the setting of which gives employment to Norwegian workmen.

Hard though the jewelry and other trades were hit by the luxury tax this year, it must be admitted that things might have been still more unsettled had anything been attempted such as Norway's general ban on importation of manufactured goods.

Germany After Business

ALTHOUGH the Swiss state that the cheap jewelry industry of Geneva has gone far toward pre-empting the business in this line, which formerly belonged to Pforzheim, Germany, the statement does not go uncontested. The trade information bureau of the latter city, which is by no means behind the rest of Germany in its publicity efforts, states in a recent blletin that the demand for jewelry in Germany has tended to increase, despite the general disinclination to purchase which prevails throughout the majority of trades. As an instance, it cites that the output of jewelry in Pforzheim has increased from the pre-war figure of 200 million marks a year to a present total of 2,000 million marks. This comparison, however, is a poor one, since we in this country know little or nothing as to the relative purchasing powers of the mark before the war and now. It is more to the point that the bulletin contines:

"It must be remembered that Pforzheim fortunately was not greatly affected by the war and not at all by the revolution, so that it was able at the conclusion of the war to reemploy its 35,000 goldsmiths and take up business again in its full extent."

As an indication of the desire to attract foreign buyers is the following tempting morsel:

"The Pforzheim jewelry industry, which in its manifold branches is unique, is extremely interesting and well worth a visit. The position of the town at the entrance to the celebrated Black Forest increases its attractions and affords a good opportunity of combining business and pleasure. Should the visitor's time be limited, a walk through the town and an inspection of the permanently opened exhibition of sample jewelry suffices an expert to gain an idea of what this industrial centre offers to the jewelry-loving public It is really astonishing to see the variety in this sample exhibition alone, which is shown to the connoisseur, no matter from what part of the globe he may happen to come. About 400 manufacturers have associated for the purpose of showing that they have studied the various tastes of all countries and that they are in a position to supply every sort of jewelry, in silver, rolled-gold and other kinds of metals, as well as in gold, platinum and the most costly diamond settings. Persons desirous of information concerning general conditins, accommodation, etc., are requested to apply to the Information-Bureau, Pforzheim."

"Fair" for Buyers Only

GREAT preparations are being made for the British Industries Fair of 1921, which, in reality, is three fairs, being held at London, February 21st to March 4th; at Glasgow, February 28th to March 11th; and at Birmingham, February 21st to March 4th. These are not exhibitions in the ordinary sense of the word. Attendance is restricted to *bona fide* trade buyers, and the goods shown must be the actual manufacture of the exhibitors themselves. Thus buyers are able to do business unhampered by crowds of sightseers, and with the knowledge that no one article is to be seen on more than one exhibitor's stand.

The London Show is of principal interest to those buy-

ing for the jewelry trade. At it will be shown, fancy goods, including travelling requisites and tobacconists' sundries; leather for fancy goods trades; bushware; paper, stationery and stationers' supplies; cutlery, silverware and electro-plate; imitation jewelry and hard baberdashery; jewelry; watches and clocks; spectacle ware; scientific and optical instruments; glass and glassware; china and earthenware.

The other two branches of the fair show practically nothing of interest to the jewelry trade.

Buyers from the Dominion, who wish to visit the fair, should apply as early as possible to the nearest British Trade Commissioner, from whom they will be able to secure full information. Their names and addresses are:

Captain E. J. Edwards, H.M. Senior Trade Commissioner, 248 St. James Street, Montreal.

F. W. Field, H.M. Trade Commissioner, 260 Confederation Life Building, Toronto, Ont.

L. B. Beale, H.M. Trade Commissioner, 610 Electric Railway Chambers, Winnipeg, Man.

On their arrival in England it would be to the visitor's advantage to communicate at once with the Secretary, British Industries Fair, 35 Old, Queen Street, London, S.W.1, England, or, should the fair have commenced, at the White City, Shepherd's Bush, London, W.14, England.

How the News Got Out

AN amusing contretemps is that which has occurred in connection with the altered system of collecting customs duties on British and European merchandise. This, for two months after it came into effect, appears to have been a close secret on the part of certain importers who first learned about it, and ultimately was made public, for the information of importers at large, only through the good offices of Messrs. Borrelli and Vitelli, of Toronto, importers of cameos, etc. This firm learned of the change (which, in the case of imports from Italy, reduces the duty by practically four-fifths of the amount previously collected), through information coming from their offices in Italy. They at once informed THE TRADER, which in turn informed the daily press, this being judged the quickest and fairest way of bringing the matter to the attention of importers in general.

Unfortuntely, the newspaper which first made it public misunderstood the situation so completely as to state that the change did not affect duties on imports from Great Britain Owing to this error and the great amount of misunderstanding to which it gave rise, it became necessary for Ottawa to issue statements to the effect that there was no discrimination against British goods, as implied by the newspaper article; and to promise an early revisal of the memorandum to collectors of customs in such shape as to permit of no further misunderstanding.

Messrs. Borrelli and Vitelli in this case may fairly claim to have "started something." How great that "something" is can be well appreciated by those who have paid a recent visit to the office of some collector of customs and witnessed the desperate efforts of the customs clerks to explain the new system to the constant processions of more or less excited importers. Their efforts have been particularly painful in view of the fact that they do not themselves fully understand all phases of the situation, and several invoices of foreign goods have had to be sent to Ottawa for rulings as to the sums on which duties should be estimated.

But while the situation is amusing enough to the outsider, it is quite a serious matter to the importer—especially to those who, like Messrs. Borrelli and Vitelli, had for two months been assessed for higher duties than were necessary, owing to the fact that no publicity had been given the change in system when it was first introduced, in consequence of which they were unable to take the necessary steps in having imports invoiced as required by the new system.

World or Empire Commercial Unity

AN unusual situation, in which the British Empire finds her future constitution dependent less upon any decision of her own than upon the decision of the United States in the coming presidential election, affects Canada to an extent proportionately greater than any other section of the Empire, because of our proportionately greater trade with the United States.

Experience has proven that nations will war on nations so long as they consider it probable that the rest of the world will look on without interfering. The suggestion has been put forward, in the shape of the League of Nations, that they might hesitate to do so if certain that the rest of the world would speedily and justly interfere on the side of the proposed victim. Whether or not this experiment will be tried depends on the verdict soon to be given by the United States. True, the other potential members of the league are sufficiently powerful to carry through the project did they possess the necessary enthusiasm. But it is considered probable that the psychological effect which the defection of so powerful a member as the United States would have on the lesser powers, would be so great as to bring about speedy disintegration of the league.

One of the lessons which (we hope) the British Empire learned from the late world war, was that it is dangerous if not actually fatal to depend, for the supply of any essential commodity of commerce, upon a nation which may some day be an enemy. The British Empire trades with the whole world, and conceivably desires to continue to do so. One of her chief reasons for supporting the League of Nations would therefore be to permit her to depend, for the supply of a commodity, upon any nation which could provide her with it more economically than she could produce it within the Empire; for, if all were together in a league for peace, no one could be looked upon as a potential enemy. Each member nation would have the same privilege with the same welcome absence of risk.

If, however, the league is not to be, it is quite within the realm of possibility that British Empire will look to herself, at slight economic loss, for the production of all essential commodities. So comprehensive is her climatic, geological, and agricultural composition that she might with ease make herself even more completely self-contained than were the Central European empires during the recent war.

Living citizens of the Empire have no greater desire than to be at peace with the citizens of the United States; and it may fairly be assumed that the feeling is generally reciprocated. But neither the one nor the other can speak with any certainty for the sentiments and desires of their grand-children, the more especially if these grand-children lack a common bond of interest such as the League of Nations would supply, and such as at present exists to link the nation-members of the Empire. The United States could hardly complain, therefore, if, with the decease of the League of Nations, there should grow up within the British Empire a sort of commercial union, less by deliberate intention than by common consent, bred of a common desire to avoid such errors as that through which on the outbreak of war Canadian nickle, practically a monopoly of supply though it was, was refined in and procurable only from the United States, where for some time it was accessible equally to friend and foe.

It devolves upon the United States, therefore, to say whether all the world may join without risk in one great commercial union, in which each member would produce and market those things which it is best fitted to produce economically; or whether the British Empire must seek in self-defense to establish such an union within her own narrower bounds.

Great Outlook for Future

INDICATIONS have not been lacking that jewelry is coming into its own in a manner that must be cause for considerable gratification to members of the craft. It has long been the habit of humanity to look backward to some past period of history—not always the same one—as "the golden age." But if fashion authorities are to be believed, there will no longer be need to look backward. We may now look to the present and future as not merely a golden age, but as "the jewel age"—an age in which everyone, high and low, will appreciate as never before those marvels of metal and stone to whose natural virtues is added the craftmanship of man.

The interview with Ralph Breed, fashion expert, which will be found on another page of this issue, gives emphatic evidence to this effect. It should not only be read by all jewelers, but should be drawn to the attention of customes in every available way—if possible, reproduced in the local newspapers.

Of course, everyone will discover in time the trend of fashion, but the sooner the better for the jeweler. Much will be done toward increasing the sale of jewelry and spreading it more evenly over the year, when people in this country come to give the same attention to the mode in jewels as they do to the mode in dress.

In Paris they are doing it already. The jewelers have linked up their business with the seasonal fashion shows. They are reaping their reward in the fact that more jewelry is being worn there than ever before.

The same could be done in Canada, as THE TRADER has pointed out time and again. It is beginning to be done. Articles concerning jewelry fashions are beginning to appear in the newspapers. More will appear as the National Publicity Campaign is set to work. But every possible assistance should be given by the individual jeweler to keep the thought of his wares in the public mind, and to emphasize them in their relationship to the ever-changing styles of dress. He should advertise to whatever extent he can, and he should demand from the press for jewelry and jewelled dress accessories some portion of the editorial space which devoted to fashion articles.

Bargain! Bargain!

EVERYONE has heard the story of the shepherd boy who cried "Wolf! Wolf!" when there was no wolf, until finally, when there was a wolf, people no longer believed him and would not come to his aid. It probably has never occurred to anyone to do other than wonder at the foolishness of the boy in adopting a course so sure to bring disastrous results.

Yet by some strange mental quirk many merchants today still seem to consider it good business to shout "Bargain! Bargain!" when there is no bargain, with never a thought that ultimately people will cease to pay attention to the cry, and will come to suspect not only bargain advertising but advertising of all forms.

We do not think that the jewelry trade is a great offender in this. It, of all trades, is probably the least inclined to offend. But we do know that the form of offence has been developing so widespread a vogue as to threaten to infect even the sanest, soundest of merchants. No one can be too completely on his guard against it.

In this connection the danger arising from the indiscriminate use of comparative prices in retail advertising is stressed in an interesting and effective manner by a bulletin recently issued by the Better Business Bureau of Indianapolis, which is affiliated with the National Vigilance Committee of the Associated Advertising Clubs of the World.

"Comparative price advertising," says the bureau, "is again running riot in Indianapolis. Merchants who seldom use comparatives have been using them recently. Others who habitually use them have been even more extravagant in their statements These range from supposed savings of one-half or more in clothing advertising to $200 dresses for $75.00; $175 tailored suits for $50; $150 coats for $70; $22.50 dresses for $9.50; $15 shoes for 4.49, etc.

"We do not hold that the mere use of comparative prices is unethical or wrong. We do maintain, however, that the use of comparative prices and comparative values is subject to great abuse and tends to undermine confidence in advertising, as it tends to educate the public to the belief that a regular price on merchandise carries an exceptionally large profit for the emrchant, and that it is not prudent to buy until goods are advertised at a reduction. It

"The effect upon the department buyer is to do exactly what the public expects, place a high mark-up on his goods that he may advertise them at a reduced price and still make a reasonable profit. The shopper learns to look and wait for a reduced price before purchasing, and even then questions whether or not she is getting a real bargain.

"The whole tendency of the extreme use of comparatives is, we believe, to destroy confidence in advertising and in the merchant's making extravagant use of comparatives, thereby making it necessary for such merchant to spend ever-increasing sums for advertising. In the meantime his department heads are tempted to make ever-increasing claims of reductions to stimulate the jaded public appetitee for bargains.

More Lies About Jewelry

ONE of the most mischievous pieces of propaganda that has come to the attention of THE TRADER is that which appeared recently in a Toronto newspaper under the heading: "Pearls Plentiful, May Lose Charm." It would be difficult to imagine anything more unfair to the jewelry trade, more untrue, more calculated to cause wrongful harm than a canard such as this.

The article, of which the heading is quoted above, purports to be a quotation from the Paris "Figaro," which is to the effect that women of Paris have been wearing pearls whether they suit them or not; that pearls were never so plentiful as now; and that at last one woman of note (a Russian dancer) had had the courage to throw away her ropes of unbecoming pearls and take to other forms of jewelry.

To her decision to wear other jewelry, no one can have any objection. That is her own business. To the article as a whole, however, there is most decided objection Whether or not it is merely a press agent's yarn, for the advertisement of the dancer, who, to attract attention, must do something different, we do not know. But we suspect that it is not, and for this reason:

Pearls not only are not plentiful, but, in comparison with the demand for them, are actually scarce. The pearl fisheries are rapidly being fished out. Large pearls, which require long years of development, have practically not been found for some years, and will not likely be found

in future, since pearls are now being removed from the shells before they have attained any great size. The only source of supply of large pearls, therefore, is in the quantity of old family jewelry which is now being thrown on the market in Europe by impoverished aristocrats. When these are snatched up, there will be no more for sale until another social upheaval serves to impoverish the present buyers. In consequence of this there is great bidding for these jewels by the *nouveaux riches* and their agents, and by speculators, as well as by legitimate dealers.

It is quite within the range of possibility, therefore, that the story in the "Figaro" was inspired by members of the second group—the speculators—in the hope that, with pearls cast temporarily into disfavor, competition for the heirlooms might be less keen, and that they would thus be able to take their pick at their own price. Once this was done, a little judicious publicity would again discoverer the pearl as the most beautiful of woman's ornaments, and presto! up would go the price again—to the immense benefit of the speculators aforesaid.

Stories of this sort cannot be killed too quickly. It would be much better if they were never printed at all; but unfortunately the jeweler is not in a position to edit all copy that goes into his local papers. When such stories appear, however, they should be nailed at once, before the impression they make has had a chance to become set in the minds of the readers. Newspapermen ordinarily have no especial desire to misrepresent conditions—at least outside of politics. Usually they will welcome the actual facts and hasten to make them public. A splendid example of correcting such an error was commented on in last month's TRADER.

Be on the alert. It is your own pocket that is menaced by the appearance of malicious untruths concerning jewelry. Don't let any newspaper "get away" with them, however innocently. And above all, don't wait to "let George do it." It will be all the better if both "George" and yourself do it.

More Funds for Big Campaign

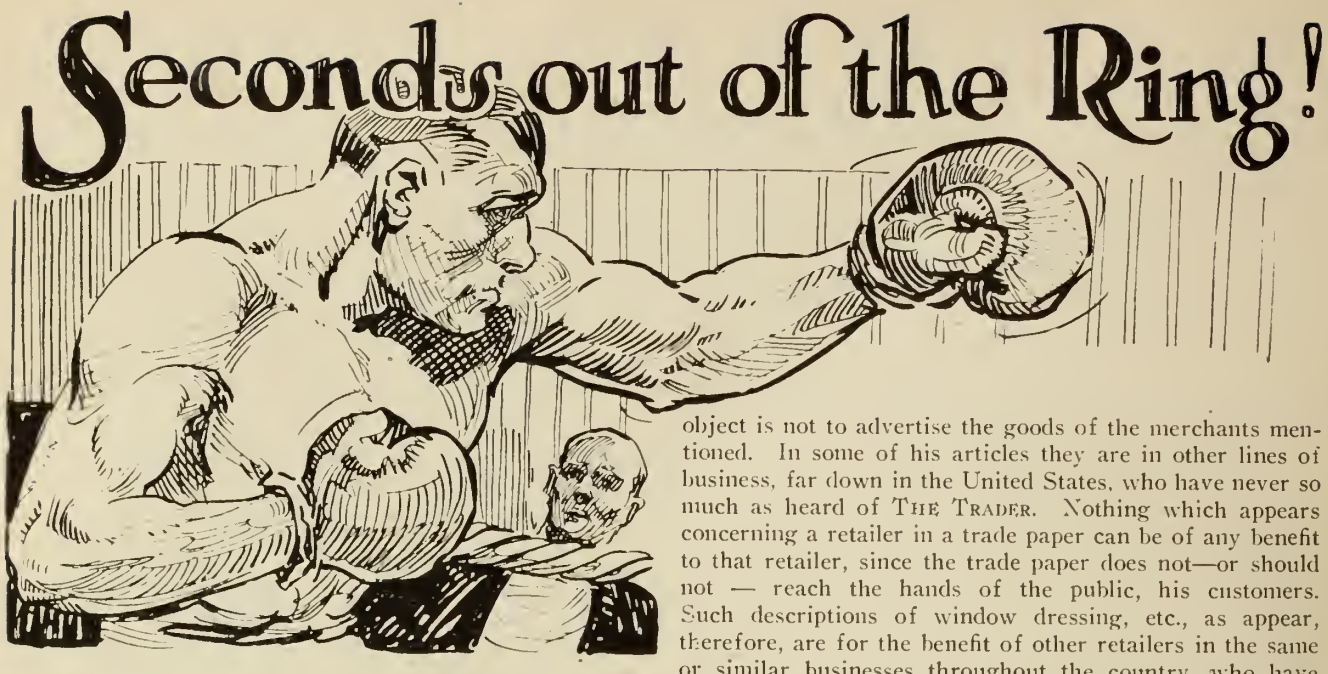
GREAT success is being achieved in the subscription jewelry. Since the firstcomers' contributions were funds for the national advertising campaign for acknowledge in September TRADER, the folliwing have been received by the C.N.J.A..

D. R. Dingwall, Winnipeg	$150
Peerless Jewelry Co., Sherbrooke, Que.	150
Levy Bros., Ltd., Hamilton	150
Saunders-Lorie & Co., Toronto	150
Canada Jewelry & Importing Co., Winnipeg	100
Rowland & Campbell, Winnipeg	100
E & A. Gunther, Toronto	100
Kents, Ltd., Toronto	100
H. W. Tisdall, Toronto	75
W. E. Crawford, Brandon, Man.	50
Andrew & Co.	50
George Gabel, Virden, Man.	50
Gordon McLaren, Hamilton	50
T. C. Johnson & Sons, Halifax	50
A. McMillan, Ottawa	50
Nolan & Strachan, Toronto	50
Caron Bros., Montreal	50
Ferguson & Page, St. John, N. B.	50
L. H. & B. Levi Bros., Winnipeg	50
Chapman Bros., Toronto	50
A. C. Skinner, Sherbrooke	50
A. G. Gaul, Hamilton	50
Roy Co., Ltd., Toronto	25
Angus McFee, Belleville	25
Stanley Hood, Halifax, N. S.	25
John Bulger, Prince Rupert, B.C.	25
Stanley & Aylward, Toronto	25
Bricker-Jarvis, Winnipeg	25
George F. Thompson, Minnedosa, Man.	25
Mitchell & Co., Winnipeg	25
A. M. McDougall, Winnipeg	25
C. E. Cole, Portage la Prairie, Man.	25
Whiting & Davis, Sherbrooke, Que.	25
Howard Downing, Moosomin, Sask.	25
E. H. Brown & Son, Galt, Ont.	25
John Westby Winnipeg	15
A. H. McIntyre, Portage la Prairie, Man.	15
H. M. Park, Dauphin, Man.	15
E. P. Battley, Sarnia	15
F. M. Cockburn, Toronto	15
C S. Read, Walkerville	15
Alf. Couture & Co., Hull, Que.	15
Simpson & Cranna, Merritt, B.C.	15
J. C. Diggins, Hamilton, Ont.	15
Ammon Davis, Toronto	10
T. B. Moffat, Calgary, Alta.	10
Robert McDonald, Vancouver	10
A. C. Darling, Petrolia	10
McElheran & Plant, Toronto	10
W. W. Welluce, Charlottetown	10
R. K. Robinson, Waterford	10
T. H. Brown & Co., Toronto	10
G. N. Counter, Simcoe	10
Matthews Jewelry, Winnipeg	10
E. W. Harding, Nanaimo, B. C.	10
G. M. Godley, Claresholm, Alta.	5
G. M. Cochran, Rouleau, Sask.	5
W. G. Singer, Guelph	5
R. L. Adams, West St. John, N. B.	5
N. Sloves & Co., Montreal, Que.	5
C. F. Dyke, Yarmouth, N. S.	5
R. H. Watcher, Grand Prairie, Alta.	5
E. J. Schmid, Rodney, Ont.	5
B. Atkinson, Deloraine, Man.	5
Gunning Bros., Toronto	2

Should Study Our Tastes

"The Times," London, quotes the president of a large Canadian jewelry house as follows:

"In the first place, our buyers who have recently been ovr there find that it is now much more possible to get prompt delivery than was the case last year. Then, in the second place, British staple lines are held in high estimation by the Canadian trade. Take, for example, such table flat ware as forks and spoons. For quality and artistic design they cannot be surpassed. The same may be said of silver tea sets. While the quality of personal jewelry of British manufacture stands high, I do not think the manufacturers over there give a close study to the requirements of this market as they should in respect to styles and designs. I have the same criticism to make in respect to novelty lines as well. The taste of the Canadian public in respect to novelties favors, as a rule, those which are catchy to the eye. In pre-war days Germany was keen to cultivate this particular trade. It is the same with the Americans to-day. Except in few instances, this disposition is wanting in the British manufacturer. This refers not only to jewelry itself, but to the containers in which many of the novelties are sold. As regards leather cases, for example, if British manufacturers could see their way to cater to Canadian tastes in these respects, I feel confident they could do a larger trade here."



Regrets and an Explanation

SINCE publication of the September issue of THE TRADER, the editor's attention has been drawn from several various sources to an article by W. B. Stoddard, entitled: "Vancouver Jewelers Feature Diamonds." Complaint is made, justly enough, that Mr. Stoddard, in his description of the publicity undertaken along this line by Vanocuver jewelers, confined his attention to a few of the larger firms, concluding his article with a description of a cut glass display by a china house. It is suggested that Mr. Stoddard might, with better grace, have confined himself to jewelers, and dispersed his favors a little more impartially. It is even suggested in one letter received by the editor that Mr. Stoddard is a disgruntled jewelry traveller, who, having failed to make sales to certain firms in Vancouver, has attempted to "get even" by writing an article in which the non-purchasing firms are ignored.

To begin with, THE TRADER is exceedingly sorry to give offence to any jeweler in Canada. Even the undersigned "Scrapper" has not this as his object. The only possible object THE TRADER can have in existence is to be of service to the jewelers—not to one selected class, for that would be suicide, but to all jewelers. To be fair, therefore, its deeds should be interpreted in the light of that effort. That is all we ask.

By way of explanation it should first be said that Mr. Stoddard is known to me only by that name, and only as his letter-head describes him—as a "Commercial Writer." Like Ernest A. Dench, another of our many contributors, he spends much of his time on flying visits from city to city about the continent, taking notes of business and publicity methods and window displays, from which, on returning home, he compiles article on an immense variety of subjects of interest to the various lines of trade. These he sells not only to THE TRADER, but to a large number of other trade and commercial periodicals throughout the United States and Canada.

It must be seen from this that his articles must be confined to the displays actually seen and advertisements actually used on the day when he makes his flying appearance in this town or that. Selecting from these what he deems to be of most use for the purposes of his article, he compiles them and submits the article to whatever trade publication he imagines would find it most useful.

It must be realized that in doing this Mr. Stoddard's object is not to advertise the goods of the merchants mentioned. In some of his articles they are in other lines of business, far down in the United States, who have never so much as heard of THE TRADER. Nothing which appears concerning a retailer in a trade paper can be of any benefit to that retailer, since the trade paper does not—or should not — reach the hands of the public, his customers. Such descriptions of window dressing, etc., as appear, therefore, are for the benefit of other retailers in the same or similar businesses throughout the country, who have their eyes open for new ideas, and like nothing better than to learn, not what they are doing themselves, but what the other man is doing.

It is for such an end that Mr. Stoddard writes, and the frequency with which his articles appear in periodicals of various trades testifies to the useful purpose which these articles are believed to serve as a sort of "exchange of ideas" in matters of window dressing and business methods. His only possible object in mentioning the name of this merchant or that is to give authenticity to the description—to prove it to be no arm-chair dream, but a display actually used. Otherwise it would naturally be far better that the names of the mechants be not given at all. There are large firms of retailers throughout the cuntry who have rooted objection to having their names appear at all in trade papers, if that can be avoided, on the grunds that publicity within their own trade does them no good and may do harm. As to the latter part of it, THE TRADER disagrees utterly, since anything which helps to weld the trade together for the good of the whole trade cannot help but benefit every individual in that trade.

The fact remains, however, that no individual harm can be caused by—as none is intended—the mentioning of the window displays of certain merchants while others are omitted.

As to the matter of inclusion of the glassware window in an article otherwise devoted to diamonds, it must be admitted that it was not especially *apropos* in this particular article. There could be no objection to it, however, on the grounds that it referred to a china merchant. If the jewelers, most of whom sell cut glass, can learn anything from the china merchant concerning the attractive display of cut glass, so much the better for the jewelers of the country and so much the worse for the china merchants, some of whose business may thereby be transferred to the jewelers.

It must be remembered that a trade paper is not normally a mutual admiration society. If by chance it becomes one, than good-bye to its usefulness to the trade at large and to the individual subscriber! All good trade papers confine themselves as largely as possible to the publication of suggestions, reports, discussions and ideas which will be of interest and benefit to the retail readers. Usually one section is set aside in which the restriction is removed,

(*Continued on page 66.*)

Notes from Britain

Export Business Good, and Sheffield Trade Once More Recovering After Summer Slackness—Barnett Town Clock Goes on Strike-ing

THE past month has witnessed a decided improvement in the retail jewelry and kindred trades. Everybody has been on holiday, they had plenty to spend, and, as a natural consequence, the seaside jeweler has reaped a golden harvest. Manufacturers, although turning out a little more than has been the case for some time past, are otherwise receiving little of the shopkeepers' boom, and from this it would appear that the retailers are making the holiday season an opportunity for clearing stocks.

The race between living costs and wages, although slowing down somewhat, still tends to keep the jewelry and luxury trades in an unsettled condition. But this cannot go on much longer, the country has been taxed to the limit of its taxable capacity and both the Government and the public are realizing this fact. One may, on the whole, be excused an optimistic outlook for the future.

The export business is making rapid progress, particularly in the cutlery branch. Shippers of electro-plate and silverware are also prospering. With regard to cutlery it is strange to recall that a month ago the outlook in Sheffield was very black and a slump was reported in nearly all branches of the cutlery business. A remarkable incline then occurred and at the time of writing the order books of Sheffield manufacturers are filled and overflowing.

The reason is not difficult to find. During the past six years Britain exported very little cutlery and now the entire world, with the exception, perhaps, of the United States and Germany, our chief competitors, is struggling to make up the huge demand that has accumulated. Perhaps a reason for the sudden slump was the effect that the badly turned out article, made hurriedly in the gigantic boom of six months ago, had upon the buyers. However, whatever the reason, it is certain that Sheffield has returned to a very prosperous state and it to be hoped that manufacturers will keep their cutlery to the standard and finish which made the name of "Sheffield" renowned all over the world for the best cutlery.

Both German and American cutlery are very considerably cheaper than British goods, and it is stated that the American article, although made of inferior metal, is obtaining a huge demand on account of its first-class finish. The Sheffield goods are without doubt more durable than any other cutlery on the market, yet we must certainly admit that of late they have been rather clumsily made and badly finished.

Canadian demands for British cutlery are good, but sufficient supplies are not available to meet fully the demands of this market. Home demand is also exceptionally good.

Gold and silver jewelry exports are still small, ruling prices being rather too high for shipping houses. The foreign importers are also holding off in the hope of a fall in prices. From my personal knowledge of the present state of the British market I would condemn this policy. Prices will not fall, at any rate not appreciably, for a very long time.

On our market there is a great dearth of new designs, although it is thought that a good many new ones will make their appearance in time for the Xmas season.

Silver place plates, each one of a different pattern to conform to the unwritten law of their predecessors in flower-patterned china, are now being used at the larger English country houses, and of course they are exhibited in all the shops. They show conventional designs after period patterns, animal subjects in relief, flowers either very realistic in their modelling and detail or the opposite when they are made hardly recognizable through their modernized drawing. Hunting scenes are depicted in enamels for the service between fish and game course and sea-landscapes vie with figure subjects for the final touch of art and elegance. Some of these plates are bordered only and the centres left smooth and highly polished, but others are covered completely with the carved or engraved motifs and all are extremely large.

BREVITIES OF INTEREST

Bond Street jewelers show as the latest in watches a finger timepiece. It is worn on the first finger and is priced at fifty dollars. The watch is attached to an expanding ring and can be worn comfortably under an easy fitting glove.

Very wide bracelets to adorn the bare arm, and collars of vivid beads to be worn with low cut blouses, are seen largely in society circles. Amber necklaces and jade jewelry are also fashionable.

From the 20th of August the import of gems, jewelry and other luxury items are barred from importation into Norway.

The Swiss Fair of Hology at Geneva was attended this year with marked sccess. There were over 130 stands and the value of jewelled watches alone exhibited was over five million dollars.

It was reported lately that a further quantity of the Imperial Russian Jawels had been smuggled into this country and were disposed of by Bolshevik agents to forward "Red" propaganda.

During 1919 the jewelry trades in Holland experienced a very prosperous time. This is evidenced by the increase in revenue given by the duty on hall marking.

The United States is making a strong bid for the cutlery trade of Australia. The greatest obstacles in their path are an unfavorable exchange, a ten per cent. preferential duty on "metalled cutlery," and a duty of 26½ per cent. on plated cutlery.

Shippers are finding a ready market for silverware and jewelry in Mauritius, in the Indian Ocean.

An amusing incident is recorded from New Barnett, near London. The town clock struck 3,000 times instead of 12. One daily tells us that each century was accompanied by loud cheers from the local policeman and the fire-brigade. Everyone in the town was awakened.

British manufacturers have been studying Canadian jewelry and silverware catalogues, for the purpose of making themselves better acquainted with Canadian tastes, and promise as a result that their lines for export next year will provide a better and more varied assortment than ever before.

America the New Cathay

Will Possess Jewel Treasures of the World—Great Era of Artistic Development Now Opening, says International Expert

NEVER have the eyes of men looked upon such brilliance of jewel display as may be seen to-day, in the opinion of Ralph Breed, international fashion expert, importer, connoisseur. Mr. Breed, who spends a good part of his life trotting back and forth between Europe and America, has already made the round trip four times this year, and is to leave shortly on another visit to London, Paris, and possibly other metropoli of the Old World. He is therefore well in touch with what is to be seen there, and consequently what will soon be seen on this side of the pond.

Strange are the stories which Mr. Breed has to tell, and stranger still some of those which, for various reasons, he was unable to tell for publication, concerning the marvels of jewelry which have been put on the market, coming, in some instances, from no-one-knows-where. Great families, whose names Mr. Breed indicated merely with a shrug of the shoulders, were known to have disposed, by circuitous means, of jewels whose value runs into fabuolus sums. But there were other, and possibly richer jewels, concerning whose recent history and proprietorship one could only guess—jewels which, before they made their appearance in the hair, about the neck or upon the arms and fingers of new owners, had required to be re-designed and re-set.

One picture, painted by Mr. Breed during the course of the interview, depicted a little room in an out-of-the-way haunt of the underworld in Paris, whither he had been taken by a friend to witness one of the strangest scenes within his recollection. Seated around the table, in addition to himself and friends, were an old, wizened man with a long grey beard, and a gross, middle-aged woman, whose hair, corsage and fingers were a blaze of jewels. Upon the table, presently, there was dumped a heap of jewelry, carelessly, as one might pour out so much sawdust. And then, taking piece after piece, the examination and bidding began; the woman, kittenish, coarse, cajoling, providing the light comedy; the old man, silent, watchful, gloating, manipulating each sale to a profitable conclusion.

The story seemed better fitted for the Arabian Nights Entertainments than for its modern Paris setting; but Mr. Breed insists not only that it actually occurred, but that similar scenes are of almost nightly occurrence in some such room in one or another part of the great city.

"I have never before seen such jewels as are to be seen this year along the boulevards," Mr. Breed told the interviewer. "War-wealth has been flung into a mad orgie of personal adornment. In the streets, theatres, ball-rooms, restaurants—everywhere there is the same blaze of gems.

"But the best is not yet. It is fairly well known among connoisseurs and traders that the greater part of the jewels of Russia are in Poland to-day. Some have been brought to the outer world — principally those which were taken by the Bolsheviki. But of the whole, these are only a tithe. Probably nowhere in the world was there such wealth invested in jewelry as in pre-war Russia. To-day the greater part of that is in Poland, waiting until the country settles down sufficiently to make its export safe. Millions of dollars of gold, owned in America, is now in Russia. At present it cannot be brought out; and the owners are anxious to take out its value in jewelry. The greatest jewel-buyers of the world are but waiting their chance to bring from Poland the jewel wealth which is stored there, and much of it will come to American—perhaps, in the end, the great bulk of it."

Not all the jewel-wearing of the old world to-day was in good taste, Mr. Breed pointed out; but the fact that bright colors in dress and the flash of jewels were so much sought after indicated to his mind that a form of spiritual renascence was taking place. The wearers, while they might lack taste, were yet seeking to express themselves:

> "A few can touch the magic strains,
> And noisy fame is proud to win them.
> Alas, for those that never sing,
> But die with all the music in them."

The music, he felt, would come out in time. In New York at present more murder was "being got away with" in *objets d'art*, he stated, than anywhere in the old lands, for the simple reason that the buyers were still ignorant of beauties or transgressions which would be at once apparent to the simplest peasant of Europe.

Of the future in America, however, a different tale was to be told, which was not only to be traced from the present tendencies in Europe, but was confirmed by the opinions of such men as Livingston Platt and Robert Edmund Jones—names high up in the world of pageantry and stage-craft. These men had both assured him, said Mr. Breed, that America was due for great things in the development of the arts.

Causes figure largely in Mr. Breed's study of the styles as they must do with anyone whose business consists of interpreting the present with a view to piercing the veil of the future. In establishing an explanation of the present vogue for jewelry, therefore, he has evolved the causes which, in his opinion, will govern the future trend of fashion.

From these he has reason to believe that the appreciation of and the desire to wear beautiful jewelry will continue to grow and develop through a period of at least several score years to come.

"The contributing causes in this tendency of fashion are both material and psychological," Mr. Breed told the interviewer.

"The first has to do with the war-fortunes which were made by people of formerly very moderate income. These people are wearing gems not only of superior quality, but in such quantities as have never been seen in the present era of civilization. It is not that the jewels did not previously exist, or that there were not people wealthy enough to possess them; but rather that those people who formerly possessed them considered it poor taste to wear them excepting on very special occasion, whereas the present possessors like to show them at all times, to get themselves up like walking jewel-shops when *en promenade*.

"They are not alone, however. Many of the older families who can afford to retain their gems are recovering them from almost forgotten hiding-places for wear whenever the slightest excuse can be found. This is what lends the stamp of authority and good taste to the vogue for jewels, and guarantees its future development along acceptable lines.

"Probably it seems strange," continued Mr. Breed, "to think that an aesthetic development should arise out of a vulgar mania for display, the gratification of which has

been made possible by war-time and post-war profiteering. This is to be laid at the door of psychology, and is really no mystery at all. That type of human nature which we art wont to term vulgar—"of the crowd"—is merely the type which is least able to keep its desires and emotions subdued. Culture, unfortunately, too often tends to develop restraint; and restraint, consistently applied, eventually strangles and stultifies artistic expression. This, then, is what happens:

"That section of the race which is in a position to gratify its tastes inevitably acquires culture. This, in turn, develops restraint—a hesitancy to express personality; those who are cultured, while better fitted to appreciate the artistic are less inclined to give expression to the abilities they may have.

"Then along comes some such social upheaval as has occurred in this war. All humanity loves and admires the beautiful and the undeveloped, unsophisticated human desires to give expression to that love. War-won millions have given some of these classes their opportunity to gratify their longings for display. They are doing what the cultured classes would not do. They do not know the meaning of the word 'restraint.' They buy and wear Too frequently what they buy is an affront against art—much more against 'good taste.' But at the worst they are yet giving the artist his opportunity, whether he be jeweler, modist, decorator, sculptor, or painter. And in the end they will develop good taste.

"When this time comes—possibly two or three generations from now—they will also begin to develop restraint; but in the meantime art will have profited by its opportunity, and will have gained one more steep ascent on the celestial road, even as it did in the past in the days of the Etruscans, the Greeks, and the Romans, and during the Western European rennaissance.

"I am sure of one thing: that the geographical trend of artistic development, especially in the field of jewelry, will be westward, as it invariably has been in the past. The greatest advances will be made not in Europe, but in the United States and Canada.

"I have perfectly good grounds for believing this, as you will see. In the first place, America (and by that I mean both the United Staets and Canada) is wealthy. It is said that for a decade or more architecture on this continent has been far superior to anything Europe has produced.

"Having the financial ability and the desire, America also possesses the vitality necessary for the development of new ideals and schools of expression. But what will have a more immediate effect than any of these things is the fact that a great proportion of European art treasure and jewels will be brought to America during the next few years; while, owing to the great quantities of precious stones and metals being turned into jewelry in this country, it is inevitable that the best workmen of the old land will gravitate to the western world, as in times past, after great social and political upheavals, they gravitated from the older, eastern states of Europe to the newer and wealthier western states.

"For this reason I confidently anticipate that the production and use of rich and artistic jewelry will be one of the outstanding features of the artistic development of the western world. Up to the present we have been busy making money. We have had little enough time for leisure. But our commercial development has now reached a stage where more time may be taken for the appreciation of the finer things of life, and more money appropriated for the development of the 'fine arts,' including those of dress and jewel-making.

"We are at the threshold of a great era of progress in these co-related arts, and the dealer who keeps closely in touch with the march of events, anticipating as much as possible the things which are in store for him, will be wise."

Two One-Legged Men

By Napoleon Hill.

IN the town of Wichita Falls, Texas, I saw a one-legged man sitting on the side-walk begging for alms.

A few questions brought out the fact that he had a fair education. He said he was begging because no one would give him work. "The world is against me and I have lost confidence in myself," he said.

Ah, there was the rub!

"I have lost confidence in myself."

Across the hall from my office is another one-legged man. I have known him for several years and I know that his schooling was slight. He has less training than the one-legged beggar.

But, he is earning a thousand dollars a month. As Sales Manager of a manufacturing concern he is directing the efforts of fifty men.

The beggar displayed the stump of his amputated leg as evidence that he needed alms. The other one-legged man covered up the stump of his lost leg so it would not attract attention.

The difference between the two men exists merely in viewpoint. One believes in himself and the other does not! The one who believes in himself could give up the other leg and both of his arms and still earn a thousand dollars a month. He could even give up both eyes, to boot, and still earn the money.

The world never defeats you until you defeat yourself. Milo C. Jones, of "Little Pig Sausage" fame, became a wealthy man out of the sausage business after paralysis had stricken him down and taken away the use of nearly every muscle in his body. He couldn't turn over in bed without aid.

As long as you have faith in yourself and that wonderful mind of yours continues to function properly, YOU CANNOT BE DEFEATED IN ANY LEGITIMATE UNDERTAKING. This statement is made without qualifications, because it is true.

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The Pearl

IV.—Famous Pearls and Something About Them

By Estelle Arnold.

"Rich honesty dwells like a miser, sir,
In a poor-house, as your pearl in your foul oyster."
"As You Like It."
—Shakespeare.

ONE might write indefinitely of the famous pearls of the world. The Princes of Muscat prized their pearls above all gems.

It is related by Tanvier, in his writings of travels in the East, that Imaneet of Muscat owned a beautiful pearl, weighing 50 grains, for which the Mogul Shah Est Kahn, the King of Persia, offered £4,000. Being refused, he sent another envoy, increasing this to 40,000 crowns; but the Arab did not sell.

The Morgan collection of American pearls at the American Museum of Natural History of New York, is composed of about nine hundred pearls of every color and form, not only including those from America's inland waters, but also from the Gulf of Mexico and the Pacific and Atlantic Coasts. Many of them are equal in beauty to those from the fisheries of Ceylon and India, the Persian Gulf and the Red Sea, where, like the common oyster, the pearl oyster lives with a large number of its fellows, forming the so-called oyster banks, very often built on a coral reef some twenty or thirty feet deep.

In the first centuries of the Christian era pearls were used extensively as ornaments. They then for several centuries appeared to be regarded as charmed, and were prescribed for almost every physical ill man might be subject to.

The Crusaders in their march through Europe to rescue the Holy Sepulchre in Jerusalem, acquired to an extensive degree the use of pearls. They became fashionable with men as well as women of that period.. While the early Romans to ward off their misfortunes strewed their buskins with pearls, ornamented their furniture, and used them in the form of a powder as an ingredient of their wine, that it might be of a better flavor, yet there are very few well-preserved pearls at the present day of this period, when the cruelest of Roman Emperors, Cæsar Caligula, Nero and others of their kind wrought such havoc among their people.

To return to the famous pearls that are well known, we would mention the Hope Pearl, which forms part of the famous collection of pearls and precious stones of Henry Philip Hope. Its weight is about 1,816 grains. It is irregularly pear-shape in form and is almost as large as hen's egg. For the length of about 1½ inches it is of fine orient; the remainder is of fine bronze tint of dark green, shaded with copper color. A portion of the shell in which it grew adheres to it, but this is of so fine an orient and so well polished that it is scarcely recognizable as such.

Admittedly the most beautiful of large pearls is one in the Museum of Zosima in Moscow, known as Le Pellegrima. It was found in India, perfectly spherical in form, of pure white color, almost transparent and weighs 112 grains.

These pearls of extraordinary size are known as paragon pearls; those the size of a cherry as cherry pearls; piece pearls are those that can be handled separately, not exceeding 4 grains in weight; seed, shot or ounce pearls are dealt with in parcels, as are also sand or dust pearls.

Pearls of almost every color of the rainbow are found on both continents. In addition to the silvery-white there are those of yellowish, also a bluish tint, this yellowish tint being acquired by being enclosed in shells of decaying mollusks which lack water. The yellow tint is much esteemed in the Orient, as they regard them of greater hardness and less perishable, though this is purely imaginary.

The South Seas, Gulf of Mexico and coast of California lead in the production of the beautiful black pearl, the hardest of all pearls. The Gulf of Mexico produces those of a beautiful reddish brown; while from the hammer oyster of the Gambier Islands in the Southern Pacific are obtained those with a bronze-like sheen. Those of a grayish-brown, in which the nacreous layer is absent, are found in the fresh water mussel, whose shell of the fan variety also produces both light and dark brown, also garnet, in which the nacreous layer is present. This latter color is also highly prized in the Orient.

Pale rose red pearls, with delicate white wave lines, like the most beautiful pink velvet, come from the Bahama Islands. But the pale rose red, violet, pale blue, lead color and dull white—which are often met with in different varieties of the edible mussel, when they occur without mother-of-pearl—are not true pearls and gradually fade with the lapse of time.

As a result of their composition pearls dissolve readily in acid. Acetic acid, with the evolution of carbon dioxide, causes a brisk effervescence; but the ordinary table vinegar in which Cleopatra is said to have dissolved a priceless pearl is really too weak to dissolve even a small pearl in the time a banquet might be supposed to last. The story, therefore, is not beyond question. Moreover, pearls do not dissolve completely in acid, only the calcium carbonate is extracted, and the conchiolin left creates a shining mother-of-pearl-like mass.

Pearls are also effected by perspiration from the skin and much-worn pearls rarely possess the beauty of the newly-fished, so-called "maiden" pearls. This also despite a superstition to the contrary.

That time affects them is apparent, as pearls found in the grave of the daughter of Stilicho, a Roman statesman and general, in the year 1544 (having been placed there in 400), when brought to the light of day fell instantly to dust.

The production of gold in Siberia ($45,000,000 worth in 1914) declined to $22,500,000 in 1916, according to W. J. Novitsky, former assistant minister of finances in Russia. In 1917 this gold production had fallen to $17,500,000, and in 1918-1919 to $12,500,000. The gold reserve of Russia in 1914 was over $800,000,000. Of the gold that remained in Russia at the time of the Bolshevik upheaval (600,000,000) half was stored at Samara and half at Moscow and Petrograd. At one time Admiral Koltchak loaded gold into 40 cars, forming a special train with an armored escort, but there was a collision and cases and boxes containing the gold were burned in the fire that followed.

Operating Costs for Retail Jewelers

PART II

(From Bulletin 15 of the Harvard Bureau of Business Research.)

CONTINUING from last month's instalment of "Bulletin 15" on the ideal accounting system for jewelers, the next heading in order is that of:

EXPENSE STATEMENT

The Expense Statement is classified as follows:

Selling Expense.
Delivery Expense.
Buying and Management Expense.
Fixed Charges and Upkeep Expense.
Miscellaneous Expense.
Losses from Bad Debts.

This classification shows just what each of the retailer's services costs and makes it possible for the Bureau to collect figures that can be used for making comparisons between different stores. Each item is an expense that the business must bear. Net profit can be calculated only after every one of these items has been provided for out of gross profit. Rent, for example, is just as truly an expense of conducting a jewelry business when the store is owned as when it is leased, even though it does not represent actual money out of pocket month by month.

The proprietor's capital is just as much entitled to interest as capital that is borrowed. The proprietor is warranted in charging a salary for himself as an expense to the business, just as a corporation is warranted in charging the manager's salary to expense. Each owner active in the business should charge as expense a salary for his services equal to what he would earn if he were doing the same work for someone else. The salary of the proprietor, or each active partner, that is debited as expense, is credited to the proprietor's or partner's salary account directly. A simple method of keeping these records is to open an account for Proprietor's Salary. This account, Proprietor's Salary, is credited with the amount that is charged to the business as expense. It is debited with the cash that he withdraws for salary and with the merchandise taken from the store for his own use. The balance at the end of the year shows how much he is leaving in the business as additional investment, or how much he has overdrawn. So-called "salaries" of inactive partners do not belong in expense but are treated as advance distributions of *Dividends, Sharings, or Withdrawals.*

A division of some of the charges for salaries and wages between different accounts may be necessary. For example, when an employee spends three-quarters of his time in selling and one-quarter in delivering merchandise to customers, his wages are divided proportionately between selling expense and delivery expense. It is not necessary, of course, that a daily memorandum be kept of the manner in which the time of each individual is spent; a close estimate can be made when the wages are paid and the debits are made to the expense accounts.

Likewise it may be necessary for the proprietor to divide his own salary between selling, and buying and managing. He can easily estimate the amount of time spent in each and divide his salary accordingly. If he spends one-half of his time in selling, for example, and one-half in buying and in managing the store, then one-half of his salary is charged to *Wages of Salesforce*, and one-half to *Buying, Management, and Office Salaries.*

So far as the other items of expense are concerned, it is but little more work to keep them in separate accounts than to lump them all together. When they are kept separate, the store can be managed more efficiently, for the proprietor can then watch those items which are growing inordinately and apply remedies before it is too late.

SELLING EXPENSE.

WAGES OF SALESFORCE

Debits

Wages of regular salesforce.
Wages of "extra" salesforce.
Commissions, bonuses, or PM's to salesforce.
Part of the salary of the proprietor, partner, or manager proportionate to the time spent in selling.

ADVERTISING.

Debits.

Newspaper and periodical space.
Street car space.
Circulars and price lists.
Premiums.
Signs and posters.
Window trimming supplies.
Salary of window trimmer.
Other advertising expense.

At inventory time, the stock of advertising supplies or premiums on hand is credited to the advertising account and carried as an asset on the balance sheet. When the books are opened again, this amount is debited to the advertising account of the next year and subtracted from the assets.

BOXES, WRAPPINGS, and OTHER SELLING EXPENSE.

Debits.

Wrapping paper and twine.
Boxes and cases.
Free engraving.*
Free repairing.

Only the cost of engraving and repairing for which no charge to customers is made is entered here.

TOTAL SELLING EXPENSE is the sum of *Wages of Salesforce, Advertising, and Boxes, Wrappings and Other Selling Expense.*

DELIVERY EXPENSE.

Debits.

Part of the wages of salesmen proportionate to the time spent in delivering.
Parcel postage; messenger delivery service; expres on merchandise sold.
Wages of drivers and their assistants.
Gasoline; automobile licenses.
Repairs, taxes, insurance and depreciation of delivery equipment.
Rent of garage, whether owned or leased.
Other delivery expense.

This account is debited with all expenses incurred by

When the garage is owned, the amount debited to this account for rent is the amount for which it could be leased The amount debited here as rent for owned garage is credited to *Interest and Retals Earned.*

**Free engraving and free repairing are two items which, it is hoped, need never be used in the Canadian jeweler's accounting.*

BUYING AND MANAGEMENT EXPENSE.

BUYING, MANAGEMENT AND OFFICE SALARIES.

Debits.

Part of the salary of the proprietor, partner, or manager proportionate to the time given either to buying or to the management of the business.
Salaries of buyers.
Wages of cashier, bookkeepers, office clerks and stenographers.
Auitor's fees.

Every retail jeweler has buying and management expense whether or not he recognizes it. The value of the time that he spends in giving orders to travelling salesmen, in making out mail orders, in inspecting samples, and in going to market is a buying expense. The value of the time he spends in the general supervision and direction of the business is a management expense.

OFFICE SUPPLIES, POSTAGE, AND OTHER EXPENSE.

Debits.

Account books and forms; stock books.
Stationery.
Postage stamps; stamped envelopes; postal cards.
Travelling expense of buying trips.
Other buying and management expense.

TOTAL BUYING AND MANAGEMENT EXPENSE is the sum of *Buying, Management, and Office Supplies, Postage and Other Management Expense.*

FIXED CHARGES AND OTHER UPKEEP EXPENSE.

RENT.

Debits.

Rent of store, whether owned or leased.
Rent of safe deposit vaults.

Just as the business is charged with the salary of the proprietor or partners, it is charged with rent when the store is owned, as well as when the store is leased. The amount debited to this account is the amount for which the store could be leased. It is an expense that the business must bear. By including rent in expense whether the store is owned or leased, all businesses are placed upon the same footing for comparison.

The amount debited to this account for rent of owned store is credited to *Interest and Rental Earned.* If the store is leased, insurance, taxes and repairs on building would be paid by the landlord and covered by rental charge; hence, when the store is owned, these charges are debited to *Interest and Rentals Earned.*

When part of the building is sub-leased, Rent is debited with the rent paid for the property as a whole, and credited with the amount received for the part sub-leased. The debit balance of Rent, which is the net rental paid, is the expense which the retail jewelry business incurs for rent.

HEAT, LIGHT, AND POWER.

Debits.

Fuel.
Light.
Power used in store.
Heating, lighting and power supplies.

Expense for power for motor trucks is not debited to this account, but to *Delivery Expense.*

TAXES.

Debits.

Taxes on merchandise and equipment.
Taxes on volume of business.
Local licenses.
Federal revenue taxes (except income and excess profits taxes).

Taxes on real estate are not debited to this account, but to *Interest and Rentals Earned.* State and Federal income taxes are debited to *Income and Excess Profits Taxes* and not to this account.

INSURANCE.

Debits.

Fire insurance on merchandise and equipment (not on building).
Employers' liability insurance.
Bonding of employees.
Burglary insurance.
Insurance not otherwise provided for.

Insurance on incoming merchandise is debited to *Purchases of Merchandise at Billed Cost;* insurance on owned building is debited to *Interest and Rentals Earned;* and insurance of lives of partners when the policies are made payable to the business, is debited to *Miscellaneous Expense.*

Insurance paid up for a period longer than that covered by the Profit and Loss Statement is prorated to each statement; for a three-year policy, purchased at the beginning of the year one-third of the premium is debited to expense each year—the remainder being an assets, as "Prepaid Insurance," on the balance sheet at the end of the first year.

The account that is credited with the indemnity received from insurance companies for losses sustained depends upon the nature of the loss; for example, an indemnity for damage to equipment by fire credited to the equipment account; an indemnity received on life insurance policies made payable to the business is credited to *Sundry Revenue (Net).*

REPAIRS OF STORE EQUIPMENT.

Debits.

Repairs of fixtures, furniture and other store equipment.

Repairs of delivery equipment are debited to *Delivery Expense,* not to Repairs of Store Equipment.

DEPRECIATION OF STORE EQUIPMENT.

Debits.

Fair estimate of loss in value of fixtures, furniture, and other store equipment.

As the equipment grows older it becomes less valuable. This loss or depreciation in value is one of the operating expenses that must be made out of sales The probable life of the equipment is carefully estimated and the original cost divided by the number of years that it is expected the equipment will be serviceable This shows the average amount of yearly depreciation that is to be debited to this account. Thus, if the cost of the store equipment is $2,287 and it is estimated that it will last for ten years, $228.70 is debited to this account each year. As additional equipment is purchased, similar provision for its depreciation is made. The amount of depreciation debited here is credited to the Equipment account.

INVESTMENT ON CAPITAL—BORROWED.

Debits.

Interest paid on borrowed money.
Interest of notes and accounts payable.

The debits to this account are, of course, only for interest paid on money borrowed, and on debts incurred for the retail jewelry business as such. Interest on money borrowed for other purposes is not debited to this account; though used for the store, is not debited to this account, but interest on mortgage on real estate held by the business, to *Interest and Rentals Earned.* Cash discounts taken are not accounted for here, but under *Cash Discounts Taken.*

YEARLY RECORD SHEET FOR JEWELRY STORES

	January	February	M	December	Yearly Totals
Cash Sales					
Charge Sales					
Gross Sales					
Returns and Allowances					
Inventory of Merchandise at Beginning of Year					
Cash Purchases of Merchandise					
Credit Purchases of Merchandise					
Total Purchases of Merchandise					
Inward Freight, Express, and Cartage					
Cash Discounts Taken					
Inventory of Merchandise at End of Year					
Wages of Salesforce					
Advertising					
Boxes, Wrappings, and Other Selling Expense					
Delivery Expense					
Buying, Management, and Office Salaries					
Office Supplies, Postage, and Other Management Expense					
Rent					
Heat, Light, and Power					
Taxes (Except on buildings, income, and profits)					
Insurance (Except on buildings)					
Repairs of Store Equipment					
Depreciation of Store Equipment					
Interest on Capital — Borrowed					
Interest on Capital — Owned					
Miscellaneous Expense					
Losses from Bad Debts					
Repairing and Engravings: Receipts					
Salaries and Wages					
Supplies and Other Expense					
Sundry Receipts					
Sundry Expenditures					
Interest and Rentals Earned					
Income and Excess Profits Taxes					
Dividends, Sharings, or Withdrawals					
Balance Accounts Receivable (End of month)					
Balance Accounts Payable (End of month)					
Cash on Hand (End of month)					
Equipment (Net value end of month)					

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INTEREST ON CAPITAL—OWNED.

Debits.

Interest on net investment, exclusive of real estate.

Every business should yield the owner interest at a fair rate on the capital that he has invested. This interest charge is reckoned on as an item of expense. The net investment on which interest is charged excludes real estate, because the charge for the use of the real estate is made to *Rent*.

The average net investment on which interest is charged here is the average net worth of the business for the year, not including the real estate. It is the sum of the assets (not including real estate) less the sum of the liabilities to outsiders (not including capital stock or surplus of a corporation, or undivided profits). The assets include cash, inventory of merchandise on hand, equipment at depreciated value, notes and accounts receivable, and prepayments such as prepaid insurance. Good-will is not included, unless purchased outright. The liabilities include notes and accounts payable and accrued items such as unpaid taxes (not mortgage on real estate).

If a partnership agreement provides for interest on partners' balances, this account is charged with the interest and the partners' accounts are credited.

A corporation determines its net investment in the same way as a proprietorship or a partnership, irrespective of the amount of capital stock issued. The capital stock authorized may or may not equal the net investment; hence the net investment is determined independently.

The rate of interest to be used in calculating the amount to be debited to *Interest on Capital—Owned* is the ordinary rate on long-time, reasonably secure investments in the localtiy in which the business is situated.

This account is credited with interest received on bank balances. The balance of the account is the entry on the Profit and Loss Statement for *Interest on Capital—Owned.*

All the amounts that are debited to this account are credited to *Interest on Capital—Owned.*

TOTAL INTEREST is the sum of *Interest on Capital — Borrowed* and *Interest on Capital—Owned.*

Owing to different methods of financing retail jewelry businesses, this total interest item will be more significant for making comparisons than either of the two preceding items. In businesses that borrow heavily, *Interest on Capital—Borrowed* is large; in businesses that use chiefly their own capital, *Interest on Capital—owned* is large. The sum of these two interest items, however, should be about the same percentage of net sales for retail jewelry stores in the same territory.

TOTAL FIXED CHARGES AND UPKEEP EXPENSE is the sum of *Rent, Heat, Light and Power, Taxes, Insurance, Repairs of Store Equipment, Depreciation of Store Equipment, and Total Interest.*

MISCELLANEOUS EXPENSE.

Debits.

Telephone; telegraph.
Dues in trade associations.
Periodical subscriptions.
Collection expense; credit agency subscriptions.
Lawyer's fees.
Contributions to charity.
Janitor service.
Water.
Theft.
Premiums on life insurance policies made payable to the business.
All expense not otherwise provided for.

(Continued on page 66.)

MONTHLY RECORD SHEET FOR RETAIL JEWELRY STORES Month Year

Day of Month	EXPENSE														REPAIRING AND ENGRAVING			Sundry Receipts	Sundry Expenditures	Equipment
	SELLING				BUYING AND MANAGEMENT		FIXED CHARGES AND UPKEEP													
	Salesforce Wages	Advertising	Boxes, Wrappings, and Other Selling	Delivery	Buying, Management, and Office Salaries	Office Supplies, Postage, and Other Management	Rent	Heat, Light, and Power	Taxes	Insurance	Repairs Equipment	Interest on Capital Borrowed	Miscellaneous	Bad Debts	Receipts	Salaries and Wages	Supplies and Other Expense			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1																				
2																				
3																				
4																				
28																				
29																				
30																				
31																				
Monthly Totals																				

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Sell Him a Better Watch

OPPORTUNITIES to make the sale of a high-grade timepiece are often lost to the poor salesman through his failure to estimate accurately his customer's ability to invest in an article which will give him the service he should expect. In the failure to do this he loses not only a sale but client who might well use his influence to bring acquaintances to the establishment.

The prospective customer goes to the jewelry store to buy a watch. That is ostensibly the purpose; but another purpose in going there is to seek the jeweler's advice as to what watch would suit his requirements best. He wants to buy not only a watch but expert advice. He has seen watches advertised for as low as a dollar; hence, he believes himself reasonable in expecting to be able to buy a good one for ten times that sum—but he wants to be sure. He might send someone with ten dollars to buy him a watch; but because he wants advice he goes himself. He may be perfectly well able to pay one hundred or two hundred dollars for a timepiece of really superior merits but he has not yet thought of going as high. Ten dollars is the price he has in mind.

But now he has come to your shop. Serve him.

You remember the time you were attracted by a display of shirts on sale at $1.69 each or three for $4.50. That was long ago, of course, and the shirts were even then seconds or old stock. You went in to buy yourself three. But you did not settle the purchase definitely in your mind, for, instead of asking for "three of those $1.69 shirts," you simply asked the salesman for "shirts." Thereupon the pleasant sales clerk produced a beautiful assortment, and after examining them carefully, a haunting doubt crept into your mind that they were too beautiful to be one sale at the price you had in mind. The quality and style were all you could ask, but the price? Hesitantly, you asked it. It was five dollars!

Probably you resisted the keen desire aroused in your mind by the luxurious appearance of these five-dollar shirts. But did you have the nerve to ask to see the $1.69 variety? And if you did, did they look good enough for you? In the end, probably, instead of walking out of the shop with three misfit shirts and fifty cents left over from your five-dollar bill, you came away with two shirts of good appearance and considerable comfort—and no change from the five. They did not later aggravate you with misplaced buttonholes, poor sewing, etc. But the five-dollar variety still lingers in your mind—and some day the clerk is going to "get" you for two or three of that line. He knows it, and you know it, but you don't hold it against him. On the contrary, you like him for it. He has flattered you. As for the $1.69 shirts, you had forgotten all about them, almost before you left the shop.

Why should not this form of salesmanship hold true in the case of watches? You may stagger the average man at the thought of paying $100 to $220 for a watch—but this is only because he has not been dealt with properly in the past in the matter of watches. It costs that for a good watch—yet is there any reason why the average man should not have a good watch? On the contrary, there are many reasons why he should have one.

Men will pay from seventy-five to a hundred dollars year in and year out for a suit—usually a couple of suits a year—and this notwithstanding the fact that clothing may be obtained for a lower price if you insist on having the cheap stuff. But men have been educated up to the price of good clothing. They could quite as easily be educated up to the priee of a good watch, which does not have to be renewed twice a year, but lasts for a lifetime.

Taking the hundred dollar investment as representing a lifetime service, and the average life of the owner (after purchase) as 25 years—a low average—the watch then represents an expenditure of only $4 a year; and adding to this $3 for upkeep, the total is a trifle under two cents a day. Two cents a day to have a timepiece that will always be correct, which is always a source of pride to the wearer, and which will retain its hundred-dollars-worth of appearance as long as he lives!—Contributed by Alex. S. A. Falle.

Great Meeting in Manitoba

(Continued from page 46.)

co-operation in the aims of the association. In closing, he proposed that the thanks of the gathering be tendered the genial chairman and the energetic and accomplished secretary, Mr. Arthur Rowland, for their constant attention to the affairs of the association. This was put to the meeting by Mr. Geo. W. Markle and carried with loud applause. The singing of the National Anthem then concluded a most successful and inspiring convention.

CONVENTION NOTES

Much sympathy was expressed for Mr. J. H. Cochrane, of Carman, vice-president of the association, who had the misfortune to lose his wife a short time ago.

Among the outside visitors were Mr. Stripp, of S. & L. Treifus & Stripp, and Mr. Kahn, representing the Unterneyer, Robbins Co., both of Toronto, who were returning from a trip to the Coast and were given a very cordial welcome. Mr. Fred Gundy, of the Gundy-Clapperton Co., was also among the visitors present at the convention.

The new jewelry repair price list adopted for use of Manitoba jewelers is as follows:

BROOCHES.

Gold filled—

Pin	.35 cents up.
Joint catch and pin (soft solder each piece)	.35 cents up.

Safety catch—

Gold filled S/S	$1.25
Gold filled H/S	1.50

Setting stones extra.

CHAINS.

Solder necklet	$ .75
Solder long chain	1.25

WEDDING RINGS.

Remake from customers (gold same weight)	$4.00 up.
If gold added (extra per dwt.) 14K	1.50 up.
18K	1.80 up.
22K	2.25 up.

BADGES.

Safety Pin (common) soft soldered	$ .75

Gilding extra.

WATCH LUGS.

Silver	$1.75
Gold filled	2.00
Gold	2.50

COINS.

Scroll on coins (gold)	$4.00 up.
Gold ring and jump ring on coin	1.50 up.

PEARL STRINGS.

Stringing (common wax pearls)	$ .75 up.
Stringing (knotted between)	3.00 up.

Living in Fool's Paradise

By H. Victor Wright, Director of the Jewelers' Research Bureau.

THE following message—giving as it does the first information to the trade concerning the average cost of doing business in the retail branch of the jewelry industry, secured by the Harvard Bureau of Business Research, operating in our behalf—will, we believe, be of unsual interest to all our subscribers—manufacturers, wholesalers, jobbers and retailers alike.

Under date of September 17th, the Harvard Bureau Research writes as follows:

> "At the request of the Research Bureau of the American National Retail Jewelers' Association, the Harvard Bureau of Business Research commenced a study of the cost of doing business in the retail jewelry trade in the summer of 1919. As part of this undertaking the Bureau published Bulletin No. 15—Operating Accounts for Retail Jewelry Stores—last December, and since then has obtained uniform data from jewelers in all parts of the contry as to their expenses during their 1919-20 fiscal year.
>
> "The cost of doing business in the retail jewelry trade for the year 1919 averaged 33 per cent. of net sales, according to an analysis of the reports which the Bureau has received. The above figure applies to the merchandising part of the business only and does not include receipts and expense of repair departments. It does cover all items that may properly be charged against the store, including rent, whether store is owned or leased, salary of partners or proprietor, and interest on capital invested. The 5 per cent. excise tax collected by the jewelers and paid to the Federal Government was deducted from gross sales and not included in the expense figures as part of the cost of doing business.
>
> "As a rule, stores doing $50,000 or more annual business in 1919 showed a slightly lower total expense in percentage of net sales than stores with sales less than $50,000 a year; the average total expense was approximately 2.4 per cent. less in the larger establishment, according to the preliminary tabulations.
>
> "A detailed analysis of the results of the Bureau's research in the jewelry trade to date will be published as soon as completed and sent to all jewelers who have assisted in the work of furnishing reports from their stores."

Efforts have been made under sundry auspices from time to time to secure accuracy and rediable data relative to the cost of operation upon the part of the retail jeweler but the lack of uniformity which has existed in the classifying of accounts and the exceedingly inaccurate accounting methods which have prevailed have robbed these efforts of a large measure of their value.

We believe that this is the first time within the history of the trade that statistics have been and are being accumulated with a degree of accuracy sufficient to justify their serious consideration.

The results of the research now being undertaken by the Harvard Bureau will in consequence be awaited with increasing interest and should, in our judgment, claim the most earnest consideration of all branches of the trade—particularly in their bearing upon the determining of resale prices which will afford a net profit consistent with the legitimate requirements of the retailer.

We believe that the retail jewelers of the country are living, for the most part, in a "fool's paradise," for while their business is good, yet the greater part of their profits has been derived from the sale of old merchandise at the new level of prices.

Diamonds Really Cheap

IF there is anything surprising about the price of diamonds it is that they have not gone higher than they have. To begin with, the dollar is worth less than half what it was in 1913. We would expect, then, that normally any commodity in general demand should cost slightly more than twice as much as in 1913 in order to possess the same purchasing value in terms of other commodities. But in addition, there is the fact that the demand for diamonds has, if anything, increased since 1913. At least it seemed to be greater last year. And concurrently with this is the fact that the export of stones from South Africa had decreased in 1919 to less than half the 1913 exports, measured in carats. These circumstances, one would be reasonable in supposing, would combine to boost the market price of the rough not only to more than double the price in 1913 (which would be justified by the decreased value of money alone), but to several times the 1913 price.

Yet we find that the actual facts are otherwise. Diamonds in 1919 not only had *not* gone to several times their 1913 prices—they had not even doubled in price.

According to statistics recently received from South Africa, the average price per carat for 1919 was $20.10, as against $13.32 for 1918, and $10.62 for 1913. This represents an advance of just under 51 per cent. on the 1918 price, and of 89.26 per cent. on the 1913 price.

Seemingly the price did not even take full cognizance of the decreased value of money, much less of the increased demand for stones and the greatly incrased supply. To some extent this may be accounted for in the fact that a poorer quality of stones was being mined. But to a very large extent it is accounted for in the fact that the syndicate knew better than to try to grasp too much in the way of profits. It has preferred to allow the price to rise slowly and naturally (when compared with the speed of the falling dollar), and to let it rise only to a point from which it will never have to recede. The wisdom of this will become more apparent as time passes. For by such means, more than any other, will the public be finally convinced that an investment in diamonds is one that will not depreciate.

In fact, by an agreement among the principal owners which has already been commented upon in THE TRADER, it is determined that the production of one year may never be in excess of the production of the previous year, while it may be less; and that the price per carat may never be less than that of the previous price, while it may be more. By these means it is inevitable that the price of the rough must increase slowly but certainly from year to year, regardless of whether or not the value of the dollar ceases to fall and begins again to rise.

Believe it or not, the fact is that diamonds are at present low-priced. It is inconceivable that they will ever be lower. It is practically inevitable that they must continually go higher—whether much or little, depends on contemporary circumstances.

Regrets and an Explanation

(*Continued from page* 56.)

in which members of the trade can read about one another's doings to their hearts' content. THE TRADER has such a department in "Trade News of the Month." If there is not more personal news to read in this section, it is due largely to the reticence and unnecessary modesty of the merchants themselves, who seemingly hesitate to send in items of interest concerning their own doings. Wherever it is possible to engage a correspondent, and the amount of news material available makes such an engagement worth while to the reporter, THE TRADER has appointed someone to the position. Of those connected with THE TRADER, none is more tireless in his search of the elusive news item than our British Columbia representative. I think the jewelers of Vancouver must agree that they have been more liberally reported by the correspondent in that city than have the jewelers of any other city in Canada by their local TRADER correspondents.

Throughout the other pages of THE TRADER, however, articles are confined to matters of informative business value to the trade as a whole. If this were not so, THE TRADER would not be worth what it is to you. Being so, it must be obvious that commercial reporters must be allowed to choose their own material, not with an eye to what will please the merchants reported, but what will be of commercial value, in good, hard dollars-and-cents, to other merchants in the trade.

Permit me to repeat that THE TRADER regrets most keenly that any offence has been caused. I hope that with this explanation of the circumstances in which and the objects with which TRADER articles are written, chosen, and edited, no further occasion will arise for anyone to feel that THE TRADER has placed a deliberate slight upon him.

Apologetically (for once),

Yours,

The Scrapper

Greater Security the Aim

(*Continued from page* 49.)

renders it impossible to provide such a service in the other provinces.

It must also be considered that the cost of the service offered to our members has more than doubled since the founding of the Alliance. As will be seen from a committee report to be presented, the Pinkerton Agency now makes a charge of $10 per day and expenses. Whether the Alliance is justified in maintaining its rate at $2 per annum is a question of policy for this meeting to decide.

The report of the treasurer showed a balance on hand of $3,991.66, of which $3,000 is invested in Victory bonds. The total receipts for the year were $304.16 and the expenditures $234.01. Messrs. McLaren and Newman were appointed to audit the statement, and reported that they had found it correct

On motion of Mr. W. H. Black, seconded by Mr. E. W. Ross, the thanks of the Alliance were tenered the Jewelers' Security Alliance of the United States for their cordial offers of co-operation, and the secretary was asked to assure it of the desire of the Canadian organization to reciprocate in any way possible.

A committee consisting of R. C. Ellis, Ben. Chapman and W. H. Black will confer with the insurance companies regarding the issuance of group policies of insurance.

It was decided that new members paying their fees before the end of the year would be enrolled as members from the time of payment until the end of 1921.

On the election of officers, the opinion was unanimous that there should be no change in the executive until the new policy had been worked out and the Alliance placed on a national basis. On motion of Mr. E. W. Ross, a hearty vote of thinks was tendered Mr. Stuart H. Lees for his splendid services as President, the members all concurring in expressions of gratification at his great interest in the welfare of the organization, and their demand that he should continue to direct its destinies. The entire executive was accordingly re-elected as follows: President, S. H. Lees, Hamilton; 1st Vice-President, W. H. Black, Toronto; 2nd Vice-President, A. C. Skinner, Sherbrooke; 3rd Vice-President, E. W. Ross, North Bay; Treasurer, R. C. Ellis, Toronto; Directors: B. M. Chapman, Toronto; Alex. Gibson, Peterboro; W. H. Hopper, Cobourg; J. W. Johnson, Toronto; N. C. Maynard, Toronto; Gordon McLaren, Hamilton; William Newman, Galt; T. C. Watson, Newmarket.

Operating Costs for Retail Jewelers

(*Continued from page* 63.)

LOSSES FROM BAD DEBTS.

Debits.

Losses from debts owed by customers.

This account is debited with the losses that the business sustains from the failure of customers to pay their bills. Any collections that are subsequently made on accounts previously charged off as bad debts are credited to this account.

TOTAL EXPENSE is the sum of *Total Selling Expense, Delivery Expense, Total Buying and Management Expense, Total Fixed Charges and Upkeep Expense, Miscellaneous Expense,* and *Losses from Bad Debts.*

NET PROFIT (OR LOSS) is determined by subtracting *Total Expense from Gross Profit.*

Coral

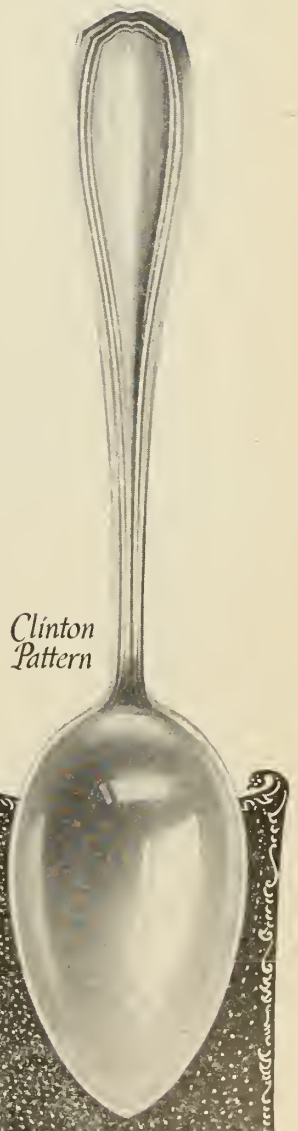
Coral is a branch-like structure erected by myriads of minute marine organisms. The principal stems from which the lesser branches shoot off, constitute the coral used in jewelry. A section cut at right angles shows a formation of striae radiating from the centre. Coral may be red, brownish red, various shades of pink or white, of these a certain extremely delicate and beautiful tint of rose pink is the most valuable.

Abundant coral, suitable for jewelry, is present in the Mediterranean, and from time immemorial the industry of converting it into articles of ornament has flourished in Italy. Within comparatively recent years the waters of Japan have proved a rival to those of Europe by producing a rose-pink variety of specially even and delicate shade.

Coral set like precious stones in ornaments is out of favor at the present time, but spherical beads are worn in increasing numbers as necklets. Among the materials used for jewelry coral is probably unique in being as much esteemed in the Near and Far East as in Euorpe. Chemical composition mainly carbonate of lime; hardness, 3½, and specific gravity 2.7.

Paris has reopened her delightful little museum (with the hideous iron-grilled entrance!) on the Champs Elysees—the Petit-Palais. Visitors will once more have the pleasure of inspecting the city's art treasures in their treasure-house on the banks of the Seine.

A moderate priced line, selling readily, continuously, and with good profit.
Its value is consistent with its charm.
Its wear-value—guaranteed without time limit—is the manufacturer's obligation to you the dealer, as well as to the consumer.
You are *safe* when you recommend Wm. Rogers & Son goods.



"THE BEST AT THE PRICE"

Wm. Rogers & Son Silverplate

Made and Guaranteed by Wm. Rogers Mfg. Co., Ltd., Niagara Falls, Ont.
Also made in United States by Wm. Rogers Mfg. Co., International Silver Co., Successor, Meriden, Conn.

THE INSTRUMENT OF QUALITY

Sonora

CLEAR AS A BELL

The "Trovatore"

A Favorite Model with Sonora Dealers

In the "Trovatore," the Sonora representative has an instrument of exceptional value to offer, at a price so low as to more than ever accentuate "Sonora" leadership.

The "Trovatore" is richly simple in its cabinet design. It has a Double-Spring Motor, playing from 4 to 5 ten-inch records with one winding, and an Automatic Stop. It plays every make of disc record with the clear, golden Sonora tone.

A beautiful instrument, which, in the matter of price, gives the Sonora dealer a decided advantage over all competitors. The "Trovatore" sells for

$210.00

The Christmas season approaches; have you arranged for a phonograph agency?

Remember—that the Sonora—the "Highest Class Talking Machine in the World"—appeals to the buyer of discriminating judgment. Easy terms are not necessary to sell the "Sonora."

I. MONTAGNES & COMPANY

3rd Floor, Ryrie Building - TORONTO

General Distributors.

JEWELERS

The Goldsmiths' Stock Company, Limited

TORONTO

Are selling Agents to the Jewelry Trade throughout Canada.

The "Trovatore."

Phonograph Department

Dance Records for Winter

NOW that the fall season is once more in full swing, dancing has picked up at the point where it left off last spring (if, indeed, it left off at all), and is gaily "hitting it up" every evening to the latest jazz tunes. You cannot stop dancing, nor, for the moment, jazz. And, as far as that goes, nobody in the phonograph business wants to stop it.

But what everyone in the phonograph business wants to do is make the business one that will grow steadily and continue to grow through all time—bring the phonograph into every home and keep it there, in constant use—make the sale of records a steady business.

There is only one way by which this greatly-to-be-desired end may be accomplished, and that is by inculcating in the people of the country such an ardent love of music that it will became as necessary to them as food, as comfortable and familiar in aspect as their clothing—not merely the *sine qua non* of an ephemeral fad for dancing—not merely a thing of no account in itself, an endurable means to an end—but as something to be loved for its own sake.

The dealer can do much more along this line than perhaps he thinks. He can stock a variety of good records, standard and classic selections. He can study the music at his leisure, until he learns the secret of its appeal. Good music is more charming the more frequently it is heard, so he need have no fear of tiring of it. Then he can induce his customers to try first one good record and then another, persuading them to play these freqently at home, and generally encouraging them to add to their repertoire.

This is what the big record makers are doing, to the best of their ability. They know which way lies permanent and profitable business. If the dealers will help them out along the same lines, everyone is going to benefit from it. It is said that national advertising is alone responsible for ninety per cent. of record sales. If that is true, then the retail dealer is overlooking a great many opportunities.

Sell records. Sell them all you can, of whatever sort. But put in your "best licks" in selling those records which will help to make your business profitable not only for this year and next year, but for five years from now.

* *
*

That Awkward Moment

HAVE you ever noticed an awkward moment when, having made a sale, you are wrapping up the goods, making out the bill, and otherwise completing the contract? And have you ever talked about the weather or the crops or business? Perhaps the delay is occasionally a little longer than usual, due to one circumstance or another. You have wished for something to fill in the gap—that is, if either yourself or your customer did not happen to be in a particularly chatty mood. How easy it would have been, if you handled phonographs, to suggest that the customer, while waiting, might listen to one or two of the latest records. Two birds would have been killed with the one stone. The time would have passed agreeably to the customer, a good impression would have been left, and the foundation would have been laid for future sales not only of a phonograph, accessories, and records, but of jewelry as well, due to the pleasant impression of your shop left with the customer.

The phonograph fills many a gap, not only in home life but in business as well.

* *
*

Here's a Good Idea

LIFE insurance agents are responsible for a new "kink" in salesmanship which may be well and profitably applied to the phonograph game. Have you ever had the thought that record catalogues, pamphlets concerning the machine you sell and similar literature have been tossed aside by the prospect and never examined at all? Then hear this idea from "Printer's Ink.":

"A certain salesman of the Imperial Life Assurance Company of Canada gets around this difficulty by not giving his prospect a booklet at all. He only lends it to him. He makes a point of asking that it be taken care of and returned, as if it were a very rare and precious thing. By doing this he makes sure that he will obtain at least one more interview with the prospect."

The same idea might well be applied to catalogues, etc. Human nature is peculiar in this respect. It judges as worthless that which is given away; it is more apt to prize that which is merely loaned. When one has all the time in the world to read a certain thing, it is liable to go unread. When the opportunity is limited, a reading is much more likely. At least the idea sounds to be worth a trial.

* *
*

Have Found It Pays

IT is a fact of unusual significance that many jewelers who have made their essay into the phonograph business have found it advisable to add to or rearrange their quarters so as to provide separate rooms for the display and sale of machines and records.

Merchants don't do this for lines that do not pay them well. When they do it, you may be sure it is because they have found a lot of money kicking about in the business waiting for someone to come after and get it.

Among the trade news items received this month is one concerning the opening of new premises by one of the outstanding jewelers of the Province of Quebec, Mr. A. C. Skinner of Sherbrooke. Mr. Skinner, it appears, has made provision in his new establishment for a roomy section for phonographs—and he is the sort of a man who knows quite well what he is about. The inference is surely plain enough, especially in view of the numbers of jewelers who have not yet made any effort whatever to discover the wealth of business that lies waiting for them in the phonograph game.

Here's a Phonograph that —— will make a —— Paying Proposition of any Phonograph Department !

IN the Gerhard Heintzman you get a complete line—a model to meet every demand.

You get a phonograph that is universally known—a phonograph that is the outcome of half-a-century's musical experience and study—that is backed by the reputation of the genius who pioneered Canada's Greatest Piano.

You get a better phonograph—the supreme triumph in the art of music's reproduction.

Piano-craftsmen have wrought wonders in design and finish. Piano materials have made possible remarkable achievements in tone. And the inventive genius back of this great phonograph has introduced a new and welcome feature:—The Gerhard Heintzman is to-day the only phonograph *expressly designed* to play every make of disc record.

Gerhard Heintzman Agencies are exclusive. To enterprising jewelers in certain centres we offer an exceptionally profitable opportunity. Write to-day for full particulars. With Christmas but a few weeks ahead, now is the time to act.

Gerhard Heintzman, Limited
Head Office & Factory:
Sherbourne Street, Toronto

The
Gerhard Heintzman

The Only Canadian-Built Phonograph
Awarded a Gold Medal in Open Competition

Now is the Time

WHILE a few jewelers, scattered here and there over the country, have been handling phonographs, records, and accessories for a decade or more, it is only within the past few years that any considerable number have been giving this department a real try-out. At about this time last year THE TRADER, impressed with the financial success achieved by these dealers, began to harp upon the wonderful opportunity presented jewelers in this department. It is more than gratifying to note the number of jewelers who, during the past year, have taken up the handling of phonographs—and even more gratifying to learn that so many of them are making such an outstanding success of the business.

But the field is only beginning to open up. Jewelers, as a class, are extremely loth to "experiment." This is the only conceivable explanation of the fact that not all jewelers are as yet handling phonographs—just as it is also an explanation of the fact that jewelers, as a class, are financially sound and of a high standard of business morality.

But there is such a thing as carrying a virtue too far. The phonograph department of a jewelry store is no longer a experiment. The experimental stage has passed, since at least one jewelry store in each class, from the smallest to the largest, has tried the experiment and found it uniformly successful.

Only one thing remains necessary for the achievement of the fullest possible degree of success—which is that every jeweler in Canada who has not already done so should add phonographs to his existing stock, and so clinch in the public mind this much-to-be-desired impression: "Phonographs? Yes, you can get one at any of the jewelry stores in town."

Phonographs belong. They are a logical (as well as highly profitable) component portion of a jeweler's stock—as much so as watches, silverware, china, or any other of the lines commonly recognized as intimately associated with jewelry. Are not the needles jewelled?—the records engraved?—the cabinets exquisite examples of the art of the craftsman?

Another reason why phonographs should form an important section of the jeweler's stock, and one which cannot be too often emphasized, is that he already possesses the clientele which includes practically all the phonograph prospects of his neighborhood—certainly all of the best of them. Practically all people who have money to spend in phonographs and records have spent and are spending considerable sums in other wares of the jeweler. Conversely, those who have money to spend in jewelry, provided they or any of their families have a liking for music at all, are almost certain, sooner or later, to invest in a phonograph. It may fairly be said, therefore, that you already have coming to your shop the cream of the phonograph prospects of the community. Some of them, of course, already have machines of one make or another; but it is safe to say that the vast majority have still to buy their phonograph. There can be no possible reason why you should not be the merchant to sell it to them.

The phonograph business is becoming more than ever high-class business. Machines are becoming ever better, and their cabinets already constitute almost the last word in cabinet-making. Not only this, but people have been educated, during the last few years, to the idea of spending a considerable sum of money on a phonograph. Possibly this, with some, has delayed their purchases. But they are "delayed" only—if anything, the desire to purchase has been the more enhanced by the waiting and saving necessary to some for the purchase of a good machine.

Being high-class goods, therefore, there is no shop to which people would turn more readily than to the jeweler's, when in search of phonographs, once it comes to be known that phonographs may usually be found in a jewelry store.

That all these things are true has been proven over and over again by the many Canadian jewelers who have taken up in earnest the handling of machines and records. Many have found that, per hundred dollars profit, a phonograph is the most easily sold article of their stock That is saying a lot, when it is considered that most jewelers have spent years learning how to sell jewelry successfully before branching out in businesses of their own. Seemingly the actual work of salesmanship is a much less difficult proposition in phonographs than in jewelry. That is important to consider in the establishing of a new line.

The repetition of these points, most of which have been emphasized at one time or another in THE TRADER, is not without an object. It is this.

The season which is now opening is expected to be the best the phonograph business has ever seen. Last fall was undeniably good—so good that dealers could not get deliveries of the machines they ordered. The potential business may be no more this fall and winter, but the actal business will almost certainly be much better—for the very good reason that deliveries will be better.

Try as you will, you cannot sell machines—at least you cannot get paid for them—if you have not the machines to sell. That was the situation in many cases last fall and through the greater part of the winter. The slight falling off in business during the early part of the summer this year, however, enabled the manufacturers to catch up fairly well with orders. Coupled with increased capacity in many cases, they have managed, so far at least, to keep from falling so far behind deliveries as was the case last year.

Orders, on the other hand, are beginning to come in in as great volume as ever before, and there are indications that the winter's business will be limited only by the number of machines the manufacturers are able to produce. This also was the limit last year. But as they will be producing more this winter than they did last year—partly, we imagine, through the increased efficiency of labor, and partly through increased plant and equipment—the actual sales made by the various dealers will be vastly increased.

This means that, whatever the demand as compared with last year, there will be actually much more business done—since in each case the business was and is limited only by the supply.

The lesson should be fairly clear. People are going to buy phonographs, and if you do not sell these to them, somebody else will.

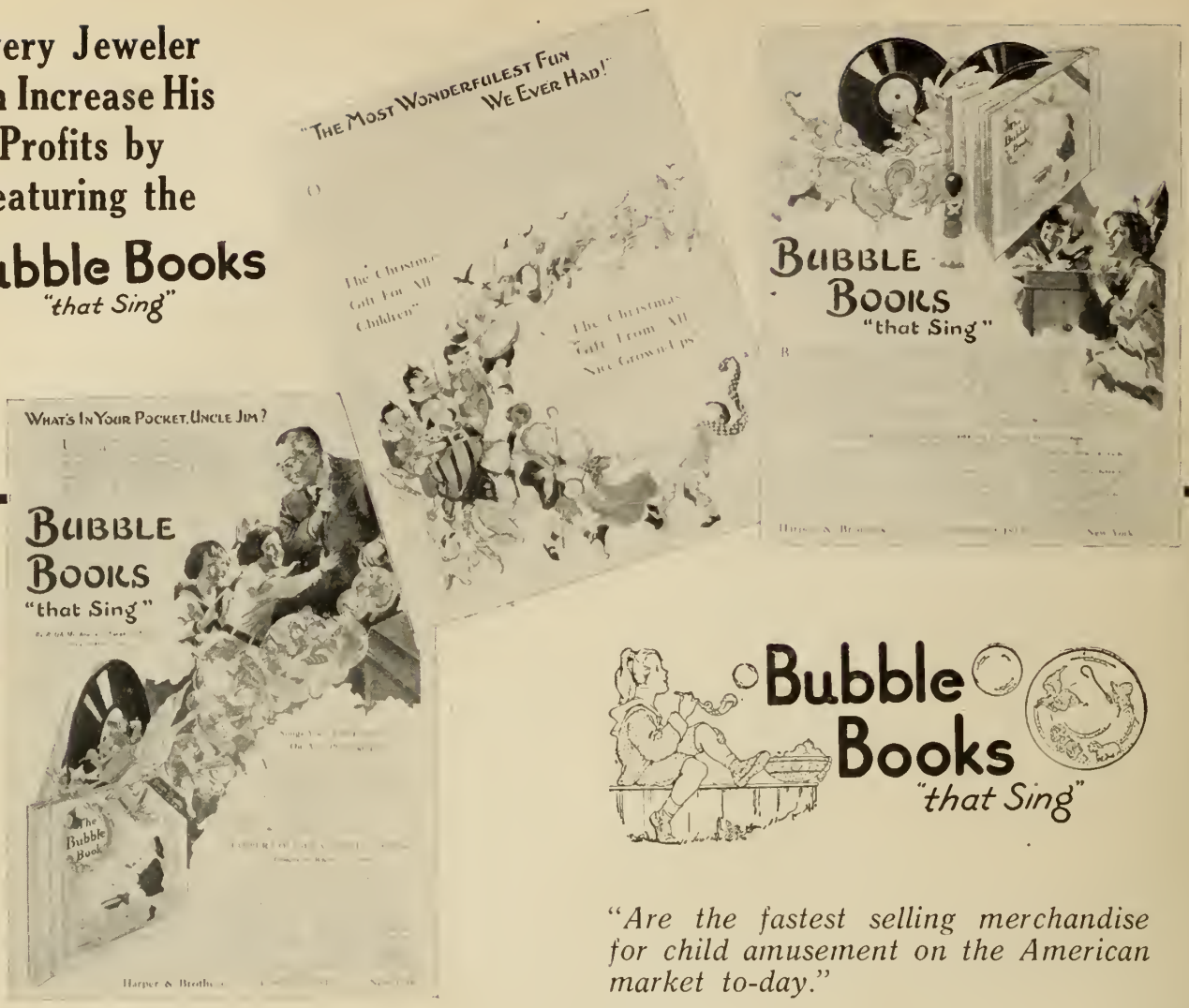
Men (we have our doubts concerning women) may delay purchase of a new suit until next spring or summer, when, they have been told, clothing will be cheaper. But will they likewise delay the purchase of a new phonograph until then? There are several perfectly good reasons why they will not. They are these:

1. That women, not men, are the moving influence in the purchase of phonographs; and womne, bless 'em, are creatures who want what they want when they want it.

2. No one has ever told purchasers that phonographs will be cheaper next spring or summer than they are now—for the very good and simple reason that there is no prospect whatever that they will be.

(*Continued on page 76.*)

Every Jeweler Can Increase His Profits by Featuring the Bubble Books "that Sing"


"The Most Wonderfulest Fun We Ever Had!"
Bubble Books "that Sing"
What's In Your Pocket, Uncle Jim?
Bubble Books "that Sing"
The Bubble Book

National Advertising Campaign

Read over the accompanying list of magazines in which Bubble Books will be advertised. With few exceptions, nothing less than full page copy is being used, in magazines that will reach millions of people.

Medium	Circulation	Insertion Date	Size of Ad.
Saturday Evening Post	2,053,107	Dec. 4th 2	pp. facing.
Woman's Home Companion	1,144,646	November	One page.
Ladies' Home Journal	1,925,070	May	One col.
Ladies' Home Journal		August	One page.
Ladies' Home Journal		October	One page.
Ladies' Home Journal		December	One col.
Century	648,394	August	One page.
Review of Reviews		September	One page.
World's Work		October	Two pages.
Harper's Magazine		November	Two pages
Atlantic Monthly		December	One page.
Scribner's			
John Martin's Book	15,400	August	One page.
John Martin's Book		October	One page.
John Martin's Book		December	One page.
St. Nicholas	68,533	September	One page.
St. Nicholas		October	One page.
St. Nicholas		December	One page.

Dealer Helps

Newspaper ads for local use can be supplied in mat or electrotype form for single and double column advertisements, with a space for inserting your name. Separate cuts of the Bubble Books, or advertising suggestions for catalogues or folders will be mailed gladly upon request.

"Are the fastest selling merchandise for child amusement on the American market to-day."

EVERY year or two a product appears on the market that, from the standpoint of sales, literally takes the country by storm. Dealers who are prompt to act "make a killing" and realize big profits from the start.

Bubble Books is just such a line. They are the fast sellers to-day. Retail sales are being measured, not by fractions or dozens, but by the gross.

Each Bubble Book is complete in itself. It contains the story of the little boy who blows the fairy bubbles from his Magic Bubble Pipe, from which come all the lovable childhood characters such as "Mary and Her Little Lamb," "Tom, Tom, the Piper's Son," "Little Bo-Peep" and a host of others. The songs they sing are recorded on real phonograph records, and three of them come in each book.

The parents read the stories, rhymes and verses to the children (or they read them themselves), and then place a record on the phonograph and hear the same verses sung with all the fascinating sounds that children love—the Little Kittens "Mew," Funny Froggy croaks, and the Little Piggies squeal.

When you sell one Bubble Book you make a customer, who will want them all. Eleven books are now ready, and more Bubble Books are in preparation. This means that each purchaser is a potential customer for $16.50. With each customer buying a set of eleven books, one gross is just enough for thirteen customers. Five gross supplies sixty-six customers.

More than one million five hundred thousand Bubble Books have been sold to date. We have planned to produce three million five hundred thousand of the Bubble Books now ready. But the point to remember is that Bubble Books are selling faster than we can manufacture them now. So the wise dealer will order his supply now.

THE MUSSON BOOK CO. LIMITED

PUBLISHERS

Bubble Book Dept. - TORONTO

Novelties a Paying Line

IF there is one tradesman who should know more than another about the handling of novelties, he is the jeweler. The life of his business, if it is to come to its full development, is dependent upon human nature's constant desire for something new wherewith to charm itself. The very durability and permanent worth of his wares necessitates that they must be brought out in ever-changing variety if he is to keep people coming again and again to buy. There are, of course, many lines which are regarded as "stable," but even in the case of these, how many of the same articles will be found in exactly the same form even so recently as twenty-five years ago? Wedding rings and a few others, perhaps—but very few. And even wedding rings are now beginning to change.

Novelties are his game, therefore, and usually the jeweler knows how to play that game.

The phonograph business is beginning to offer splendid opportunities for the handling of novelties. Very little advantage has been taken of them as yet. The music store and the shop dealing exclusively in phonographs, in the majority of cases, have shown a distinct failure to appreciate the great field for the display and sale of novelties which have been brought into being by the phonograph. Here is an opportunity for the jeweler.

Of course these go all the better if you handle a line of phonographs. But even if you have not put them in (and as you probably will sooner or later, it may as well be now!) there is still no reason why you should not carry the accessories, not only for the business to be obtained in them, but by way of an introduction to a phonograph department which may materialize later when you are able to find the space.

Christmas shoppers, in search of novel trifles for this friend or that, are not likely to visit the music store. But in view of the great variety of the modern jeweler's stock, they are extremely likely to visit the jewelry store. Then, when their eyes chance upon the phonograph novelty, they call to mind the friend that owns a machine. The little dancing pierrette to attach to the turntable, the picture-book record, the record index, neatly bound—any of these or a dozen others may appeal as being precisely the thing wanted; something which will be new, acceptable, and not too costly.

For the jeweler who carries phonographs, however, the novelty line is even better. He has not only the opportunities above referred to, but has the additional advantage that among his customers are those who come to the shop for phonographs and records. The novelty may appeal to them not only from the gift standpoint, but they may also be attracted to it for themselves.

For such a merchant, the novelties should by no means be left to sell themselves. They are worth a little time and salesmanship attention to bring them to the customer's attention to carry them into his home. And for this reason: The attraction of the phonograph waxes and wanes, even with its most devoted admirers. When it is on the wane with a customer, you are not selling that cus-

(*Continued on page* 103.)

Height 37" Width 27"
Depth 36"
Mahogany, Walnut
or Oak

Voice-O-Phone

"BABY GRAND"

THE King of Musical Instruments. Provides ample room for a tone chamber of unusual size—so large that it produces the full—round—rich—tones of any voice or instrument in a manner not possible with the ordinary upright.

The Something "Different" that Sells

Voice-O-Phone "Baby Grand" is unique and beautiful in design—an attractive piece of furniture in any home. Special triple spring or silent electric motor produces smooth motion.

The attractive profit on this model, and on our other specialty—an Adam period "Cabinet Grand," as well as on the upright models, warrant prompt action.

Jewelers write or wire for special proposition

Voice-O-Phone Co.

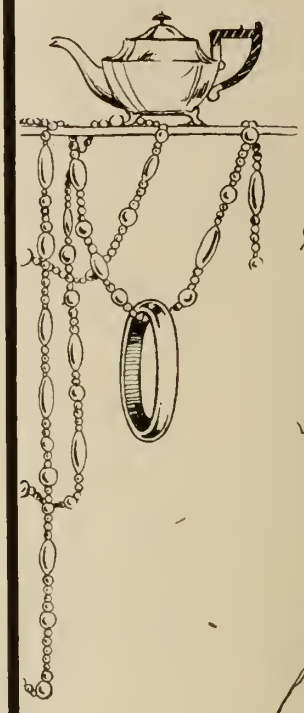
HUGH. G. BROWN,
Production

Offices, Suite 3
1 Adelaide St. East

HAL BROWN,
Sales

Main 3944
Toronto, Ont.

HEIRLOOM PLATE



The Choice from Generation to Generation

This shows number two in a series of window cards we are supplying to "Heirloom" dealers. The original cards are in attractive and pleasing colors. Send for them.

Made in Canada by

CANADIAN Wm. A. ROGERS LIMITED.

Office and Factories

570 KING ST WEST TORONTO. ONT

Down Town Showroom Kent Building

The DEPARTMENT of STOREKEEPING

Hallowe'en Suggestions

By Ernest A. Dench.*

THE latter part of last October found me in Montreal. The attractive Hallowe'en window displays which I noticed in the city indicate that Hallowe'en is just as heartily observed on this side of the border as it is in the United States. Believing that you will profit by some of the attractive displays in question, I am passing them on to you.

THE WITCHES' CAVE.

Locke Brothers arranged the rear of their window to represent a witches' cave, constructed out of cardboard and covered with Hallowe'en crepe paper. The entrance to the cave was guarded by a wax figure made up as a witch, who held a broom in one hand. Extending from the cave's entrance to down in front were streamers of black and orange crepe paper. The streamers served to direct attention to the Hallowe'en cards that were strung in rows down the window pane. Hallowe'en novelties and favors were shown on the floor of the trim in front.

ENTER THE GHOST.

Jassby's introduced a lifelike (!) figure of a ghost, clad in white, flowing garments, at the rear side of their trim. At the opposite side a fire was laid with logs, placed on top of which were red electric light bulbs, which, when lighted, gave an eerie appearance to the scene. A cauldron hanging over the fire added to the spookiness. Down in front was a table set for a Hallowe'en party, with favors and everything. The rear paneling was covered with orange and black paper streamers.

A STUDY IN BLACK AND ORANGE.

Foster Brown & Co., Ltd., lined the narrow wallboard panels with white crepe paper, bordered with orange and black. The paneling was additionally decorated with cut-outs of witches and cats. The floor was covered with orange crepe paper at the front and rear, where party favors were displayed. Right in the center was a large sheet of black crepe paper, over which Hallowe'en cards were laid.

MORE TIMELY COLOR SCHEMES.

Stretton Hall covered his display moulds with orange plush, with beads of black plush running in between. Black and orange Hallowe'en party favors and novelties were arranged alternately on the moulds.

Chapman lined his narrow wallboard panels alternately with black and orange crepe papers, on which Hallowe'en cards were hung in rows. Hallowe'en favors occupied the bed of the trim.

THE ARCHWAY DESIGN.

The McPhillan Co. introduced a small arch at the center of their window. The middle span and side supports of the arch were covered with fancy Hallowe'en paper of different designs. Running from the center span of the archway were twists of orange and black crepe paper that proceeded to down in front, where there was an exhibit of various Hallowe'en goods. Under the arch was a glass shelf filled with different kewpies.

PARTY SUGGESTIONS.

Almys' Ltd., employed a clever piece of Hallowe'en newspaper copy that contained just the right proportion of poetry:

Here are Pumpkin Heads and Witches, Spooks and Bug-a-boos,
All ready for your party—your guests they will amuse.
No doubt about it, for they are certainly some of the oddest Hallowe'en novelties we've seen yet. You'll find them here at trifling prices, quite insignificant in view of the fun they'll give.

HALLOWE'EN IN VERSE.

Goodwins, Ltd., also handled Hallowe'en in a commendable manner. Their ad. started off with a poem on the custom—

HALLOWE'EN.

When witches ride high up on brooms
About the dimly lighted rooms,
'Tis Hallowe'en!
When goblins smirk and pumpkins grin
And ghostly stories pinch the skin,
'Tis Hallowe'en!
When children masquerade so gay
And at bob apple gaily play,
'Tis Hallowe'en!
When boys on window panes tick tack
And pussy cat has high arched back,
'Tis Hallowe'en!
When little boys are over-fed
And little girls go tired to bed,
'Tis Hallowe'en!

DRIVE ON OUIJA BOARDS.

No Hallowe'en party will be complete this year without a ouija board, so this wonderful selling line should be present in your Hallowe'en displays.

Lowman and Hanfords, Seattle, Wash., completely filled their window with ouija and radiograph boards. In the middle of the trim appeared the following sign:

"There's a message here for you."

Soule's, Brooklyn, N.Y., devoted the rear part of their trim to a display of ouija boards, hung in the middle of which was the following card:

*Copyright, 1920, by Ernest A. Dench.

"That wonderful, much-talked about Ouija Board.
How long can we supply the demand?"

The Wolf Sporting Goods Co., New York City, had a window streamer that contained a fortune telling appeal:

"Yes your Past, Present and Future Ouija Board
$1.25."

Bloomingdales, New York City, ran the following little ad. on the subject:

FUN AND MYSTERY!!
OUIJA BOARD
$1.25.

You don't know all the jollity and thrill you can get out of this mysterious little "spirit board" until you've tried one. It answers all sorts of questions and tells you all kinds of amusing things. Great for an evening's entertainment.

With an old custom like Hallowe'en, it is hard to introduce a new appeal, but the popularity of the Ouija Board has certainly provided this.

A Real "Ring-er"

An instance of how "great minds think alike" occurred recently in the jewelry trade, with the result that one set of marriage-month wedding rings has obtained registration in Canada and another, very similar, has obtained registration in the United States.

The Canadian participants in this coincidence of ideas were the T. W. Capp Co., Ltd., whose alert general manager, Mr. P. B. Crews, received his inspiration as far back as July, that wedding rings should be put on the market with a different engraved design for each month—a design which should have some special significance in connection with the month, and which, for this reason, would be the more highly treasured by the bride.

He began work at once on the idea, deciding that, as floral designs would be the most acceptable, the first flower blooming in each month in Canada should be taken as the basis of design for the ring for that month.

January looked like a hard nut to crack. Where, outside of the hothouses, one might ask, do flowers bloom in Canada in the coldest month of the year? But British Columbia found the answer in the snowdrop. The almond blossom, it was found, was the first flower to bloom anywhere in Canada during February, the violet during March, and so on up to the daisy in September.

But for October a variation had to be made, since the season of the newly blooming flowers has ended by this month of the year. Leaves were therefore taken up, the maple leaf for October the month in which it attains its most wonderful brilliance of hues; the oak leaf for November, since it is last to leave the trees. For December, of course, there could be nothing but holly.

Having engaged a designer on this work, Mr. Crews chanced to take a visit to the United States, and while there learned that an American firm was bringing out a similar idea in San Francisco. Realizing that it was probably too late to obtain first registration in the United States, he considered it still possible to clinch his title to the novelty in Canada. Returning to this country, he rushed the process of completing the design and registering both these and the trade name of the rings.

This occurred about three or four weeks ago. The designs were put through and submitted to the Department at Ottawa, where registration was accepted. Thus the race ended, each firm winning in its own country.

The name chosen by Mr. Crews for his novelty is "Bridal Wreath." The rings will be put out in yellow, red and green gold. A heavy publicity campaign is to be put on to introduce them to the public, and Mr. Crews hopes to convert a great proportion of the prospectives brides of the Dominion to insisting upon a ring which will be eternally reminiscent, to each, of the month in which she was wed.

You Have to Spin It

George T. Munn, jeweler and optician, of New Waterford, N. S., is putting on the market an invention of considerable interest to jewelers. This novelty consists of a watch charm in which a disk is pivotted diametrically in semi-encircling shoulders, as shown in the illustration herewith.

The disk is engraved, embossed, or enamelled with an incomplete section of some lodge, fraternity or other insignia on one side, and the corresponding (missing) por-

tions of the design on the other. Either side seen alone tells nothing. But when the disk is set spinning with a flip of the finger nail, the alterations of the complementary portions of the design are so rapid that the entire design is seen as a whole.

The novelty is an ingenious one and, aiming as it does to keep secret the insignia from those who have no business to recognize it, the charm should make a great appeal to members of fraternal societies, lodges, etc.

Now is the Time

(*Continued from page 71.*)

3. Even if they had been told this untruth, there would not be the same incentive to wait; for while a man may make his existing clothing last until next spring, he can hardly adopt the same attitude concerning the phonograph when he does not own the phonograph.

4. People are coming more than ever to realize that a phonograph is an actual saving to the family which enjoys musical entertainment. It quickly pays for itself in theatre tickets saved—and when paid for in this manner it is still there to pay for itself all over again—and again.

5. It is coming to be an article of furniture which is as necessary to the average household as a table or a rocking chair — much more necessary than the ubiquitous piano.

There are many other good reasons which, if you are a keen tradesman, you will be able to figure out more quickly and express more succinctly than the writer. And when you have figured them out, go in for phonographs. And when you have gone in for phonographs (it had better be soon) tell your prospects about them.

English pawnbrokers' shops show evidences of the fact that many heavy war-time purchases of jewelry are being unloaded by those who invested more heavily than their circumstances warranted. As a result the jewelery trade has felt the pinch with unusual severity this summer, a circumstance which tends to show the danger of pushing for too large sales when conditions seem favorable.

The 1920-21

RED BOOK

A Catalogue of Distinction

350 Pages of

Diamond and Stone Set Jewelery, Rolled Plate Jewelery, Watches, Watch Cases, Clocks, Sterling Silver and Silver Plated Ware, Regent Pearls, Cut Glass, Electrical Reading Lamps, Chafing Dishes, Percolators, etc.

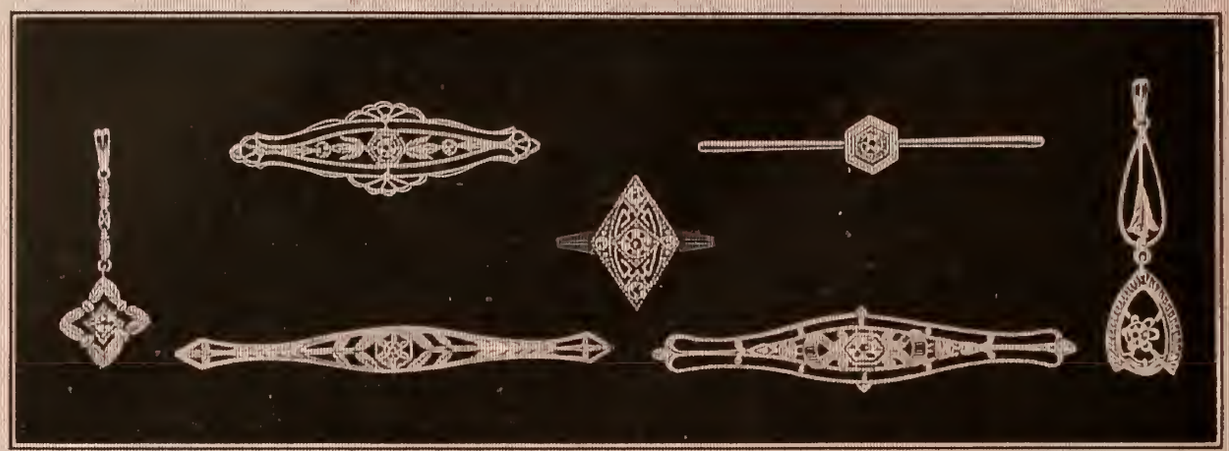
Mahogany Trays, Smokers' Sets, Art Ware in Bronze and Brass, Leather Novelties, Stewart Phonographs, Safety Razors, Thermometers, Barometers, Flashlights, Compasses, Watchmakers' and Jewelers' Tools, Materials and Supplies.

An invaluable book of reference

If your copy has not yet arrived, please send us a postal card and we will forward a copy by return.

P. W. ELLIS & CO. *Limited*

31-37 Wellington St East : TORONTO



Diamond & White Gold Jewelery

Our travellers are now carrying samples of our new 18 Karat Diamond and White Gold line of Bar Pins, Brooches, Scarf Pins, Pendants, Rings, etc.

Our White Gold is a new 18 Karat alloy, having all the properties of platinum—being equal in tarnish resisting qualities and even superior in color, while being very much lower in price.

Our designs are new and exclusive—part of this line is illustrated in our new 1920-21 Red Book.

We hope you will look over our travellers' lines or write for samples before placing any order for White Gold Jewelry.

P. W. ELLIS & CO. *Limited*

31-37 Wellington Street East

TORONTO

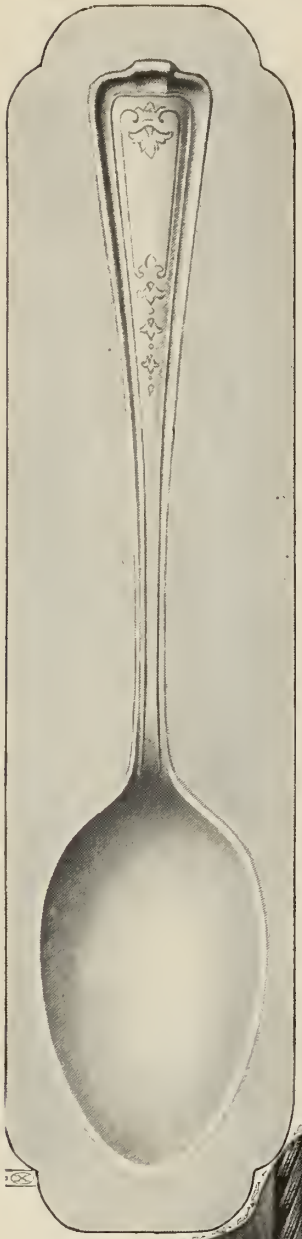
Regent Pearls

P. W. ELLIS & CO. LIMITED

SELLING AGENTS FOR CANADA

TORONTO

ALBERT LORSCH & CO. Inc. 37 MAIDEN LANE, NEW YORK



Quality

—the heritage of the years

ALL of us turn for counsel to the friend who has weathered the years. Our savings we intrust to the established bank. All the world pays tribute to those things which time has tried and found true.

It is easy to forget this when you are selling silverplate. Yet, it is profitable to remember that the "tested-by-time" argument is a powerful aid to the selling of

1847 ROGERS BROS.

SILVERWARE

The Family Plate for Seventy Years

Of this silverplate, it can be said, without fear of contradiction, that it has stood the test of time longer than any other brand of silverplate.

More people have bought it, used it, given it as gifts—and purchased it for themselves. Exceptional quality it must have had, and proved to all who bought it. Today, it has that which time alone can contribute.

When customers ask for it by FULL name, they know exactly what they want. Can you give it to them?

MERIDEN BRITANNIA COMPANY, Ltd.
Hamilton, Ontario.

Louvain Pattern

Effective Jewelry Advertising

By W. B. Stoddard.

WHY is it that so many jewelers seem to advertise from a sense of duty rather than from a conviction that it will increase their business? In many cases they are scarcely to be blamed for having so poor an opinion of newspaper advertising since the stereotyped manner in which they fill their newspaper space interests nobody in their lines. Everybody knows that John Smith carries "a complete line of diamonds, watches and silver," especially if John Smith lives in a small town. But if the same John Smith will talk to them through the newspaper about a certain kind of watch, or some novelty silver, or some artistic setting of jewels—just as he would to them about it face to face—dilating on its various points of beauty, usefulness and reasonable price, he will find his sales picking up at a great rate. Another thing that he should also bear in mind is that his window displays should complement his newspaper publicity. If a man or woman is interested by his printed description, he will be sure to have his interest clinched when he sees the object actually displayed.

With this little prelude, let me quote some of the snappy, human-interest ads recently noted in the papers in a number of the smaller Canadian cities I recently visited. They go to prove very effectively that a man to be original does not have to reside in the metropolis, but that anyone who has given his line any thought cannot only interest himself, but the public at large in the merchandise he handles.

Every jeweler knows that diamonds are higher now than ever before, and, incidentally, that they were never so popular. Taking these two facts into consideration, R W. Russel, Macleod, Alta., recently announced:

DIAMONDS CREATE HAPPINESS FOR GENERATIONS

Is it not wonderful to be able to wear a diamond solitaire for a lifetimes; then, as an heirloom, to hand it down to loved ones from generation to generation? Beautiful diamonds always give happiness.

They are also ever increasing in value—and form a legacy which anyone may be proud to bequeath.

The merchants of Carberry Man., have recently banded themselves into a body for the purpose of educating the citizens of their community in the gentle art of buying at home. They took a page in the local paper, which they captioned in large black letters.

IF YOU BUY OUT OF TOWN, AND I BUY OUT OF TOWN, WHAT WILL BECOME OF OUR TOWN?

The dollar you spend in Carberry will come home to boost the town.

Read the ads that are printed below—they will probably suggest something you didn't know you could get here. The money you spend here stays in circulation in Carberry.

Interesting as this is, coming from an association, it would be equally forcible if such sentiments were voiced by any jewelry merchant in a town where concerted action could not be secured. But to go back to the page of association advertising, one of the most effective of the small ads printed beneath the general caption was that of the local jeweler, E. F. Fox, who said:

NEVER BUY JEWERY FROM A CATALOGUE

All jewelry looks well in pictures. When buying here you have the benefit of our advice, and we stand back of every statement. Repair of watches a specialty.

It is a hint which all jewelers would do well to take—if they wish to preserve their business from the inroads of the big mail order concerns.

Another way in which the jeweler can increase his trade is by taking advantage of the special demand for any particular articles at any special season. This was done by N. R. Park, Russel, Man., at the beginning of the harvest season, when he spoke to the harvesters of the community:

DEPENDABLE WATCHES FOR HARVESTING AND THRESHING.

It is quite essential that every foreman or owner of a threshing outfit should possess a dependable watch. When purchasing a watch from us you can depend upon our advice as to what kind will give the best service for rough work.

Yours for the business that belongs to the jeweler.

—N. R. Park.

Force was added to this newspaper announcement by showing in the window several sheaves of wheat, while a black velvet cushion was bordered with heads of wheat, and on the cushion were shown a number of watches, while an artistically lettered card reproduced the wording of the newspaper ad.

The idea of jewelry for gifts should never be overlocked, and instead of reserving all your publicity for the pre-holiday season, scatter some of it over the summer and fall. R. Haldorsson, Selkirk, Man., showed a cut of a young woman, smiling over a little casket in her hand, and supposedly saying:

When Brother Billy Finds This on His Dresser
He'll say: "My Sister is a Jewel!"

A set of gold buttons form a pleasant birthday remembrance for your brother, or somebody else's brother. We show many artistic designs in cuff links, from the plain forms, left open for monograms, to artistically wrought begemmed buttons.

This calling attention to a single articles is much more effective than a general appeal to purchase jewelry, as it offers a definite suggestion to many who have been puzzling their brains as to what particular form their birthday remembrance should take.

A watch ad of especial appeal was run by H. Williams, Roland, Man., who urged upon fathers the advisability of supplying their boys with watches.

ISN'T IT TIME THAT YOU WERE RECOGNIZING THE FACT THAT YOUR BOY IS FAST APPROACHING MANHOOD?

Don't you think that you should begin now to teach him the dangeers or procrastination? Give him a watch that will keep time reliably and remind him to make every moment count.

With this ad was shown the cut of a watch, captioned "A watch that any man or boy is proud to own," and beneath was quoted prices on several grades of standard watches.

STRAP BACK PURSES
$8.50
to
$42.00
doz.

CLP T

BILL FOLDS

TOP HANDLE PURSES
$15.00
to
$108.00
doz.

Buy Your Leather Goods Direct From The Manufacturer

COLLAR BOXES

MUSIC ROLLS

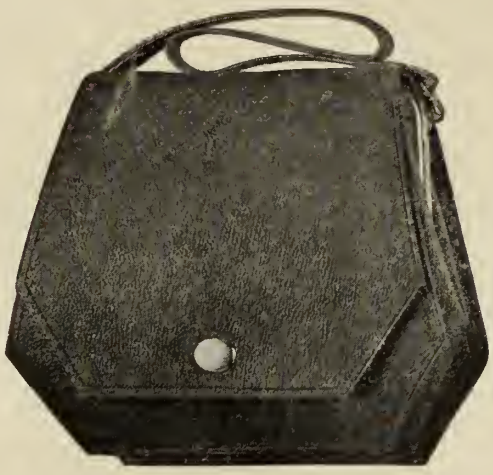
LUCILLE BAGS
Long Handles
$27.00
to
$108.00
doz.

LADIES' BELTS

BEAUTY BOXES
Style as shown
$48.00
to
$96.00
doz.

Latest Beauty Box

WRITE FOR SAMPLE ORDER



SILK and VELVET HAND BAGS
$24.00
to
$96.00
doz.

BE CAREFUL TO STATE THE PRICES REQUIRED

MANUFACTURED BY

CANADIAN-LEATHER-PRODUCTS

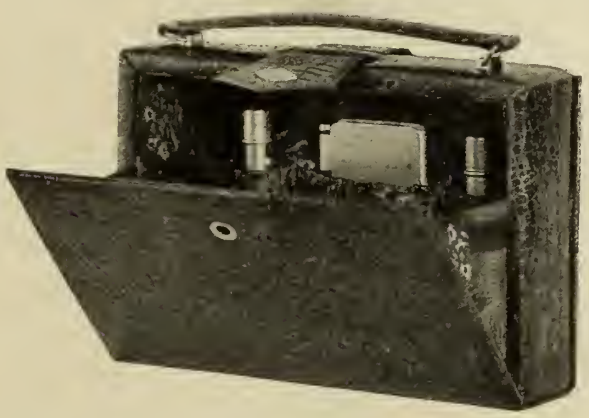
LIMITED

144 Front Street West, TORONTO

What's New, and Why

FABRIC, feather, silver mesh and bead bags come and go, but the one perennial substance whose hold on fashion has never relaxed—and probably never will—is leather. Not only is it always "in," regardless of what may be the fad of the moment, but frequently, in between times or contemporaneous with some other novelty, it constitutes a fad in itself.

For the moment, a number of bag substances are running neck and neck for the Christmas trade, and among



the most popular, it happens, is leather. The vogue for the vanity box, it seems, has by no means completed its course, but on the contrary is continuing to attract increasing numbers of votaries. In part this added impetus is due to new numbers which are being put on for the Christmas trade, some of the most enticing of which are to be found in leather.

One of these, illustrated on this page, is known as the "Beauty Box," and the name is surely applicable enough, whether "beauty" be understood as referring to the appearance of the box itself, or to the uses to which it is put. The one shown is of brown crocodile leather, with a grip handle. It is fitted with pad and pencil, lip stick, eyebrow pencil, chamoise—and of course a mirror. Possibly there are a few other little trifles in it, too. One never knows. The same style is sold in a number of different leathers—morrocco, crepe, terrapin, reed grain, patent, etc.—in just as great a diversity of colors. As though the variety were not enough, the makers have prepared against the coming of cold weather and muffs; for, as well as the grip handle shown, they are to be had with long handles to loop over the arm.

Another variety of vanity case illustrated here looks not unlike a receptacle for field glasses, save that it has the short carrying strap instead of one to go over the shoulder. It is unquestionably neat and compact in shape, and holds more than, at first glance, it would be given credit for. These too are procurable in a variety of leathers and shades.

There is no end, however, to the assortment of vanity boxes that will be seen this season. From a fad, the box has developed into an absolute essential for the average woman, and almost everything feminine between six and sixty may fairly be regarded as a prospect for this useful adjunct of street dress. And not merely as a prospect for one purchase—a woman should have one for every costume she possesses.

Orders have already been coming in for these goods in almost greater numbers than the manufacturers have been able to handle. But there are others as well—an almost endless variety of leather goods intended not only for Christmas trade, but which have been selling well as accessories to fall costumes.

The Lucille bag, sometimes known as the Kodak bag, introduced last spring, has been in good demand. It is, in fact, one of the best sellers of the moment. The battle axe shape—which is just a variation of the kodak, spreading a little toward the bottom, but with corners cut off for the sake of convenience—is another with a good record.

Both small and large towns are reported to be in the market for substantial amounts of these goods, an indication that the out-of-town dealers are finding an increased demand for up-to-date goods, and are making increased efforts to cater to the demand and cut out the mail order houses.

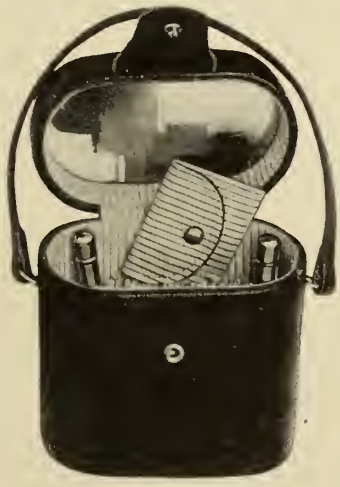
Prices in leather bags are not expected to decline at all. Unlike shoe leather, there has been no decline in the price of the raw material.

There is a vast assortment of other pretty things to choose from, to be carried in the hand while walking, shopping, churchgoing, or to tea, ball, or theatre. These are not only of leather but of almost every imaginable substance which can be made up into bag or case. C. M. Storey, fashion editor of Women's Wear, describing for The Trader some of the things she has seen recently writes:

"I saw one hand-bag entirely new. Instead of the usual silk or satin or leather, the pouch was made of coarse, grey, camel's hair material, embroidered in a star-shaped flower with wool and gold tinsel thread. It was mounted on an antique silver frame, and had a handle of the grey cloth stitched with tinsel.

"A new idea in silk bags was demonstrated with a straight, gold-plated frame, and a shallow, rectangular pouch of brown silk with points of brocade in brown and gold.

"One bead bag had three scallops across the bottom, another had tabs with fringe, and another had the frame concealed by the beads. There were a number of leather bags of both the newer and more staple styles, one of the most interesting being pleated to the frame. Several



chiffon velvet bags were shown in brown, blue, taupe, and black. These, in common with leather, have the advantage over most fabric bags both in length of wear and in suitability. Leather and velvet have a better appearance with winter costumes, the latter looking especially rich with furs, care being taken to match the shade."

The writer also draws attention to other evidences of the season's fancies in jeweled and other dress accessories, continuing:

BEAD NECKLACES.

Necklaces are becoming very ambitious. One now finds them made of large and small gaudily colored beads made into long necklaces that reach quite to the knee, and if the possessor so desires she may use it as a girdle for

"Julian Sale"

Fine Leather Goods

Write To-day for Our New Catalogue

Our new Catalogue will be off the press within the next few days—it will be in the interest of everybody in the Trade to be provided with a copy of it. This new "Julian Sale" Catalogue of fine Leather Goods and Novelties will contain 48 pages. Nearly every line we manufacture and carry in stock will be illustrated from photographs taken directly from the goods themselves. The descriptions are complete and accurate—so that the catalogue will be a very useful and comprehensive buying guide. A book of reference to the trade that you might almost count indispensable. Send us your name and address, and the day they are delivered from the printer your copy will be mailed to you.

We Invite You to Visit Our Sample and Salesrooms

Make it a point when you are in the city to visit our Sample Rooms. We have greatly enlarged them, and have richly refitted and furnished them. It is safe to say that everything that "Julian Sale" manufacture and sell you will find "sampled" in these spacious and splendidly lighted and appointed rooms. You may see at a glance the entire line—all bright, clean, new, and as attractively displayed as you would have them in your own showrooms. So come in and *make yourself at home.*

The Julian Sale Leather Goods Company, Limited

Wholesale - Factory - Sample and Salesrooms - Offices

600 King Street West, Toronto

her cloth dress. Bead ornaments are worked into the scheme of both daytime and evening dresses, being used as girdles, pendants from the straps that come over the shoulder and end below the bust, and sometimes as shoulder straps. A French gown we saw had dark amber or turqoise beads of rather a large size combined with smaller ones in which a little red and green was introduced, and used to connect the front and the back of the bodice over the left shoulder. Bead ornaments and tassels, in jet and crystal, were shown on a black and white fox neckpiece in one of the exhibits, which demonstrates the trend of fashion in regard to beads.

COMBS AND ORNAMENTS.

While the hairdressing parlors do not perform such wonders as they used to in the way of coiffures, the day of the hair ornament has returned. There are large Spanish combs, smaller and less imposing ones, and many feather ornaments. Bright amber combs thickly studded with brilliants are placed in the hair, "wrong side out" or "backwards," so that the decorative effect is seen from the front rather than the back. This information is straight from the hairdressing establishments of New York.

Feathers for Fan and Bracelet.

Although the feather fan business did not start this year as early as it did last year on account of the festivities in honor of the Prince of Wales, wholesale houses say that it is making a very good beginning. Fans do not differ materially in style from those of last year, but possibly there is a little greater diversity of design in their make-up. One of the most beautiful and expensive has five long, wide ostrich plumes attached to mother of pearl handle, and can of course be obtained in every fashionable shade. The debutante fan has three or four large feathers fastened together by the quills, but is not a folding device. There are others that have three or four laid together as if it were a single feather, and others are frankly single, but usually dyed in variegated colors. There are some that are made of long, narrow feathers tightly curled at the tips, which are pretty though somewhat stiffer than the long uncurled plumes.

Beaded and other bags shown at the Exhibition were very interesting. Where they were shown suspended from the arm of the figure on which wraps or costumes were shown, they were chosen to conform with the color scheme of the gown, dull blues, reds and browns being popular. A pretty fabric bag was made of black and gold brocade with a white celluloid top, and in another there was a beautiful pasted feather bag in peacock shades.

The last mentioned is illutsrated on this page together with another quaint feather novelty—the feather bracelet. The combination of bag and bracelet are striking enough, although it is a question whether either fad will last long.

FEATHER DESK ORNAMENTS

Quills for pen handles and glass ink wells with powder is a pretty conceit for milady's desk. They sold splendidly last year, and manufacturers of feather goods, who are making them, say that the demand is growing and that they are selling them in almost unbelievable quantities for the Christmas trade this year again.

WHAT THE FRENCH ARE WEARING.

Doris Hemming, Paris correspondent of The Trader, sends the following notes from the fashion capital of the world:

A novelty handbag made of heavy grosgrain silk with a large pendant hanging from the frame made of Italian mosaic. The design of the mosaic was a colored basket of flowers on a royal blue background, the disc being framed with a line of silver.

A beaded handbag with velvet leaves worked into the design. The velvet was appliqued to the foundation net and the beading worked right up to the edge of each leaf.

A handbag for evening wear trimmed with curled ostrich tips. The frame was made of ivory and the saque was entirely covered with the ostrich to match the fan which completed the set.

Above—Antique silver frame, with satin and metallic brocade. Right—Gold frame with metallic ribbon woven in basket pattern of novel and attractive design.

Above—Square silver frame with taupe velvet. Right—Circular frame and disc cover of silver with pouch of blue brocaded ribbon, and a ribbon handle. This is one of the most striking of new models.

More Volume of Sales Means More Profit

Difference Between "Stock-Turns" and "Volume of Business"—Slow Moving Lines Sometimes Profitable Methods of Increasing "Volume"

By A. E. Edgar.

MORE Profit—Everybody wants it.

As we have already discussed the profit possibilities in more stock-turns it may be well to differentiate between the two terms. In our use the term "stock-turns" mean the number of times the average stock on hand has been turned during the year, or other commercial period. The term "volume" as we use it is the actual amount of the turnover, or annual sales, regardless of the number of times the average stock is turned.

It has been shown that by turning the stock more times the cost per cent. of many expenses are reduced, even when the actual dollars spent have been increased. It has also been shown that fixed expenses, regardless of the amount of business done (within reasonable limits), while the same in dollars of cost, are greatly reduced by the increase of stock-turns.

There are a great many advocates of the quick stock-turn that have given no thought to the value of the volume of business, and its value should not be overlooked, even when it is secured at the cost of reducing the number of times the stock carried is turned over. One prominent merchant whose business, groceries, demands a fairly quick stock turnover to produce the greatest possible net profit, has proven that there are times when the stock turn rate may be sacrificed advantageously if volume of business will result. In fact, he is of the opinion that volume, not the stock-turn, is the final test of a profitable business. This opinion is based upon an experience and study of the business for a period of exceeding 25 years.

DANGER IN FOLLOWING RULE BLINDLY.

One of the principles of successful retailing is to do as much business upon as little stock as possible. That fact must be recognized, but it is a false position to assume that the stock-turn is the all-important thing in merchandising. The chief aim of the merchant is profit. The volume of sales, whether there is one stock-turn or a hundred, is the essential necessity from which to derive the final net profit. Unless there are sales there can be no profit. The greater the sales the greater the possibilities for profit, and greater sales make possible more stock-turns.

There are times when the stock-turn sinks into insignificance in the actual scheme of successful merchandising. The merchants of Canada have gone through such a period lately. Prices for every commodity have been advancing for years. The merchants who speculated a little on the future higher costs a few years ago was able to "turn a penny" of profit into his coffers that he who bought from hand-to-mouth to stimulate his stock-turns did not.

It is readily recognizable that when market conditions indicate that merchandise values are persistently registering an advance in prices, there are advantages in purchasing beyond the immediate needs of a business. At these times there is a preponderance of possibilities for more profits in large stocks and fewer stock-turns than in small stocks and frequent re-orders. On the other hand, when the element of a possible decline in prices presents itself, the quick stock-turn presents the best possibilities for profits. It is conceivable in the former case that the volume of business done, regardless of the number of stock-turns, may net the largest profits, while in the latter case, the number of stock-turns may prove more important in producing the net profits desired.

Even though there is a great possibility for profits in the volume of business done, the value of the stock-turn must not be overlooked. In striving for volume the merchant in a measure also strives for a greater stock-turn. He unconsciously tries to do the greatest volume of business on the smallest amount of stock whether he intends to do this or not.

SLOW-SELLING LINES VALUABLE.

The merchant who strives too earnestly for greater stock-turns is apt to overlook the value of slow selling lines. He is apt to forego profits that he might just as well have, but allows to go to someone else because his mind is on stock-turns and not on profits.

No matter whether the merchant sets out with "volume" as his goal, or "stock-turns," he must not forget the fact that he cannot get profits unless the merchandise is sold at a profit—that is, at a price higher than he paid for the goods, which will include every possible element of expense, or cost of doing business, as well as the cost of the article sold.

If a successful merchant is selling only one article of merchandise, he will soon reach the highest point in volume possible in his present location and circumstances. He may turn to the greater profits to be had from quick stock-turns without increasing his net profits very much. At any rate, he will reach his limit in this direction as he has reached it in the other. How is this merchant to secure more profit? There is only one way open to him and that is by adding some other line, by spreading out, by branching into other lines of business.

ADDING NEW LINES.

In an experience covering a quarter of a century of retailing the writer has found a great disinclination on the part of retailers to add lines that are apparently not a part of the business they are engaged in, side lines, as they are often misnamed. For instance, if a retailer starts in business with a haberdashery stock, he hesitates often for a long time before he will add clothing, although those lines are usually handled together in most larger stores. This being the case, imagine the trepidation the dealer in shoes passes through before he will add a line like clothing or haberdashery. Yet, in larger stores even these lines are very often successfully linked together.

There are naturally related lines and the dealer who has the opportunity should not hesitate to include those he has not handled if he sees a chance to make more profit by doing so. A jeweler added a meat shop to his business and made a success of it. This is an extreme case and one that would not be favored in ordinary circumstances. There was a need for the meat shop. The jeweler "rose" to the opportunity—and has made a success of it, too.

Suppose the retail meat dealer finds he has reached the limit of his possibilities. He has to turn his stock a couple of times a week to be considered really efficient. After he has attained this degree of efficiency, is he to remain at that point? Not if he is made of the material

retail dealers ought to be made of. He will want to reach higher, he will want more profit.

His natural tendency will be to turn to other foodstuffs. If he thinks of profits in stock-turns only he may add bread, that turns oftener than meat, because it has a daily stock-turn. If he adds perishable lines, he must have a quick stock-turn. Green groceries, fruits, vegetables and butter must all be turned quickly. Dry groceries cannot be turned as quickly. If this meat dealer decides to stock the quick-turning lines and leave the slower ones out of his scheme of things, what will happen? Will he get all the desired profit he ought to get? He will not. His meat customers may also buy bread, fruits, etc., from him, but few customers will be added to his patronage. These lines will more often be purchased at the regular grocers when other groceries are being purchased.

SECURING GREATEST POSSIBLE "VOLUME."

There is a lesson in the above instance for the clothier, the jeweler, the wearing apparel dealer, in fact for every retailer. The fact that foodstuffs have been used as the basis for the illustration does not alter the principle of the whole proposition. It is this:

It is not always possible to secure the greatest volume of business by sticking to the quicker turning articles of merchandise in any business. The quick stock-turn may be secured, but it lessens the possible volume. If the meat dealer adds a comprehensive line of groceries, including the quick-turning stocks, he will have greater possibilities for profit than by trying to select lines that have a quick stock-turn.

There are probably few merchants who have exhausted the possibilities of the line they are handling. In fact, there are many who have not even made a very serious effort to secure the greatest possible volume from their present stocks. They only think they have. However, for those who have there are two lines of progress open. The first line includes the handling of specialties in their own line of trade. The clothier may add a higher grade than he has ever sold, or he may add a custom order department. He may go a step further and add the lines usually handled by clothiers throughout the land, haberdashery, hats, etc. The dry goods merchant may take on additional lines usually handled by dry goods merchants, and so on. The second line of progress is in adding a very different line altogether to that already being sold. The jeweler has lately become the dealer in talking machines. This is not a related line, but one that seems to fall into his class very well where it has been tried. Men's wear dealers have added women's wear, and vice versa, with considerable success.

UNCONTROLLABLE EXPENSES.

Good business sense prompts the merchant who branches out to add related, or what may be called semi-related, lines to his stock. This is not always the wisest thing to do. It is probable that the phonograph business has given the jeweler a chance to handle a quick turning stock of records. His regular stock moves as slowly as any can. The wisdom of adding a line with a quick stock-turn is immediately recognized. But in the case of the meat dealer the opposite is the case. His natural additional line is foodstuffs. If he adds groceries he adds a slower moving stock, one that moves slower than the one he already handles. Yet the wisdom of the choice of both these merchants cannot very well be questioned.

Many of the expenses, or costs of doing business, are fixed by other factors than the amount of the sales, or volume. If the volume can be increased without increasing the cost of doing business, it is only natural to suppose that there will be a corresponding increase in profits. All things being equal, there will be. Most retail merchants can double their sales in their present salesrooms. This would lessen the cost for rent on every dollar of sales. Light and heat are not necessarily affected by a considerable increase in sales. Delivery expenses need not always be increased because it is necessary sometimes to maintain a delivery system that will take care of twice the business that is done. Salesmen in most cases can sell a great deal more than they do if they had the customers to sell to. A large part of their time is spent in "waiting for customers," not in "serving" them. A 50 per cent. increase in sales at an average profit will reduce the cost of selling 33 1-3 per cent. and increase the profits a similar percentage.

Volume can be secured in the following manner:

1. By adding lines to the stock.
2. By adding lines to the stock that are desired above other lines.
3. By advertising the business efficiently.
4. By increasing the efficiency of the selling staff.
5. By buying heavier stocks of merchandise where a special concession in price is obtainable—and pushing them.

It will be found that if the merchant's effort is directed towards volume he will also attain a certain efficiency in stock-turns as well.

Competition

The instinct of rivalry is fundamental in human nature, and the spur of competition is needed to make men do their best. Competition is the protection of the consumer against high prices which accompany exorbitant profits. It is the automatic force which reduces the gains of the inefficient and makes profits depend upon low rather than on high prices. It evokes in individuals the fundamental characteristics of energy, thrift and power. It harmonizes the interests of the individual and of society. Under a system of competition and private property, men are financially rewarded for doing what other men want done. Men prosper greatly in proportion as they are able to do what other men want done better than others can do it. Competition forces the business man to constant improvements; it forces the speedy introduction of new inventions. It involves wastes, and on a short run view the wastes of competition may appear so large that a plausible case could be made for combination or for socialism. Taking the longer run view, however—taking the dynamic view, competition makes for such rapid progress in economic life that the necessary wastes that go with it are to be counted lightly in the balance.

Socialists have made much of the evils of competition. Thus, some years ago, in New York City, women were working long hours, in rooms filled with steam and on wet floors in laundries. Pneumonia and tuberculosis were frequent among them. The employers of these women asked to improve conditions, replied that they were helpless, that if they introduced more sanitary methods, they would have to raise their prices and their competitors would then get the business. A remedy was found, however, in an arrangement by which all the employers were simultaneously required to introduce the improvements. A principle of great significance is to be found in this illustration. Whether competition is wholesome or not depends upon the level of competition. When unfair and unwholesome methods of competition are introduced, the adulteration of goods, the making of false representation, local underselling for the purpose of ruining a local competitor—these and other unfair methods can and should be prevented.

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16, 18, 24 and 30 Inch Lengths in Various Grades.

"L'Orient" Pearl Necklets will bear the most critical inspection.
You can sell them profitably and be convinced of their Durability, Quality and Beauty.
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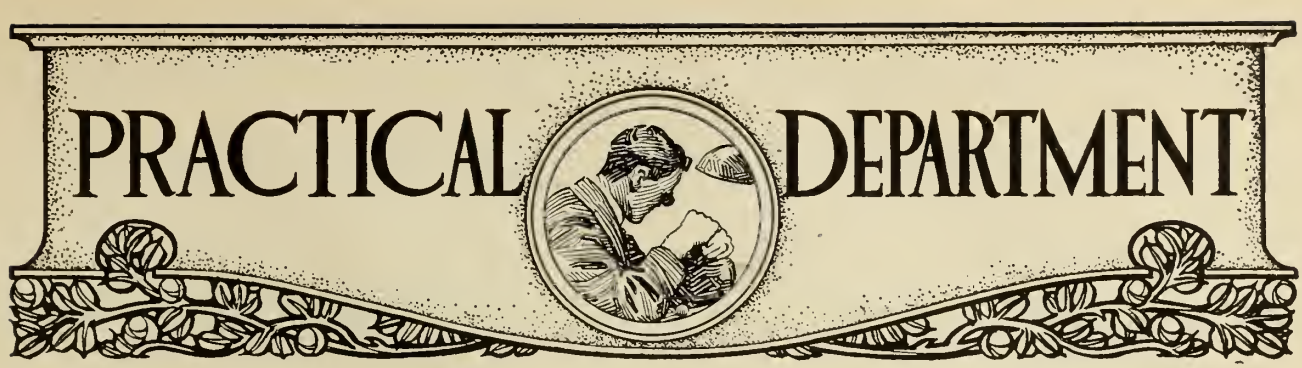


The Other Man's Way

If You have a Method that has Proved Worth While—Some Other Fellow's Wrinkle or a Plan of Your Own—You are Herewith Invited to Pass it Along

(Conducted by Francis R. Bentley.)

To open out the socket of an hour hand that is too small to fit the pipe of the hour wheel, don't use a broach. Hold the hand in a proper hand tongs and open with a file.

* * *

When fitting a new hairspring, you will be safe in selecting one that counts one double beat slow in a full minute.

* * *

Often it takes longer to find out why a watch has stopped than to remedy the trouble when located. Don't start a stopped watch if you can help it, therefore, until you have found what caused it to stop.

* * *

A loose dial is a fruitful cause of trouble and tightening should not depend solely upon the dial feet screws. Carefully spread the dial feet a very little, if necessary, until the side-play is taken up. Then, when screwed home, dial screws will not readily work loose.

* * *

A safety pinion should always be removed when a watch is cleaned, and the thread upon the centre arbor oiled before the pinion head is replaced.

* * *

To test the diameter of a new hairspring, lay the balance cock, with the regulator on, upside down on the board. Place the spring upon the cock with the centre exactly over the centre of the balance hole-jewel. The coil that falls naturally between the curb pins marks the proper diameter of the spring.

* * *

Worn holes lead to faulty depths and faulty depths result in loss of power and bad timekeeping. Don't expect a good mainspring to overcome such handicaps in the train of the movement, or the escapement and balance to counteract them. You give these a chance to "make good" only when train defects are corrected.

* * *

When you are in need of a drill or tap, make more than the one you want at the time. Drills and taps are always good stock. Besides, you will save time in the long run by making two or three, and the second and third are likely to be better made than the first.

* * *

A file must be sharp for doing good work upon the softer metals, but it will work better upon steel if it has first been broken in, little by little, upon copper or brass until it begins to cut more slowly. Not only will a new file do beter work on steel after three to six months of such breaking in, but it will last much longer. Similarly, when tempered steel has to be filed, it is policy to use a file that already has been used for a while on soft steel.

* * *

When using a cement chuck for pinion work, staff-turning to any similar job, see that the cement is distributed as evenly as possible upon the brass. Otherwise the work, however carefully centered in the cement in the first place will be drawn out of truth as the result of uneven cooling of the cement.

* * *

Hammer pivots in a repeater watch must be oiled just like any other pivots in the movement. Put just a touch of oil also to the tips of the hammer springs, to the pallets where they turn upon their studs, to the studs where the pallets press upon them, to the points where the pallet springs touch, to the rack stud and rack teeth, to the points of contact between springs and all the parts they actuate.

* * *

When using a mainspring winder select an arbor or chuck of the same diameter as the barrel arbor of the watch. If a larger or smaller arbor is used, the danger of the mainspring breaking is greatly increased. Additional arbors to increase the range of a winder can usually be made with no great trouble.

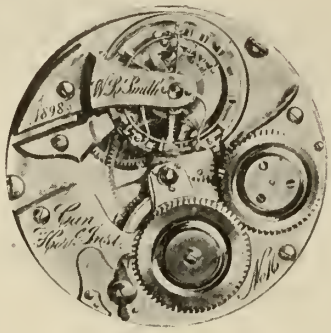
* * *

Jewel holes have a trick of jumping out of the tweezers when being cleaned. Sometimes you can catch up to them when they finish the jump, but sometimes they keep on going. Some are going yet. Of course, there are special jewel tweezers—if the workman is careful to put the jewels in them just so. But a big, heavy pair of ordinary tweezers, with broad, squared points, are sure and quick. Hold the jewel down on the board paper and brush it clean; then turn it over and brush the other side. If you keep the tweezers in good trim, you will rarely have a jewel get away.

* * *

The roller jewel of a lever watch does not require to be oiled. The friction at this point is very slight and more nearly resembles the quick, sharp blow of a hammer than the constant rubbing of two rough surfaces in contact. When oil is applied, not only is a measure of adhesion induced, but wear is caused as a result of the parts gathering dust and dirt, which sets up increased friction.

The Playtner Classes (No. 4 Continued from Page 100 Sept. Trader)



"WHY, SIR, BUT EVEN IN SWITZERLAND WE HAVE NOT MANY MEN WHO CAN MAKE A WATCH LIKE THAT"

This was the exclamation of a prominent Swiss watch manufacturer who had examined the 16 size tourbillon, with spring detent (chronometer) escapement, going barrel with up and down indicator and glass dial, which won the prize at Philadelphia, Pa., in 1897, for its constructor, our student—the artist—W. Lawrence Smith—the honors graduate. After Mr. Smith had carried it a number of years he visited us and acceded to the request that he leave his masterpiece for a while, so that it could be shown to the class. A moment after he left, the Swiss gentleman came in. "Why, that is a tourbillon you have in your hand, where did you get it from? Is it in for repairs?" "No," said Mr. Playtner, in his enthusiastic way, "one of my students made it." "What? Made it? How do you mean, made it?" He was told Mr. Smith had never seen a tourbillon watch until his own was completed, that he made the calculations, then the drawings, after that the cutting tools, then he took sheet metal strips and wire rods from which he made that piece of art work complete, with its delicate frame carrying the entire escapement and balance around with it once per minute. Only such lathes were used as may be found on the benches in a store. He listened attentively, and, while examining it with an eyeglass, he kept on repeating, "Is it possible, is it possible?"

THEN HE ASKED "WOULD MR. SMITH GO TO SWITZERLAND TO WORK FOR THEM"

On expressing surprise, he asked, "Why should you be surprised?" He was told because he sought an employee in a country without a watch factory, where only the Horological Institute held up a "beacon light," which undeniably burned brightly, but it could only be held up by the left arm, as it was surrounded by "a haze," which influenced possible prospective students not to enter the Playtner classes—and which did so, too, in very, very many cases—and, unfortunately for everyone, the stronger right arm had to be constantly employed in an endeavor to sweep that haze away. On the other hand, he, the visitor, came from a country where such schools were encouraged and honored, and where horology had been practiced for centuries. It was then that he exclaimed "that even in Switzerland they had not many men who could make a watch like that."

Space forbids the story of the graduate of a famous Swiss school, who wrote, "there they had not turned out such work, but artists had shown two tourbillons to the classes," and stated "I take off my hat to the school, the instructor and the student that is equipped to make a watch like that."

(To be continued.)

Canadian Horological Institute
Limited
Preston, Ontario

Practical Correspondence

Solutions of Problems and Difficulties met with by our Readers

TO PUT A WATCH QUICKLY "ON BEAT"

Question.—Some watches have a spot on the balance where the hair spring should be put on. When there is no spot on the balance, what is the quickest way to find where the hairspring should point for the watch to beat right?

Answer.—Before oiling the balance hole-jewels, place the balance and staff in position in the movement and lead the balance around until the fork stands midway between the banking studs. Hold the balance in this position. To determine where the hairspring should be put on in relation to the balance, carry a sight line from the centre of the balance-hole in the cock, through the stud hole, and out to the rim of the balance. Carefully notice the exact point at which it would cut the balance rim. To that place the hairspring stud must point when the collet and hairspring are finally placed in position on the staff, and in this way a watch may at once be put closely on beat.

SHOULD BALANCE SCREWS BE REMOVED?

Question.—Can you tell me why some workmen take the screws out of the rim when truing a balance wheel in the round? It looks as thought this would take longer to do, and putting the screws back is going to put the balance out of circle again unless the rim is stiffer than most.

Answer.—Unless a balance is badly out of true in the round there is no need to remove the screws, and the considerations you suggest are good reasons against removing them unless it is necessary to do so. But with a balance that is badly out of true it is a distinct advantage to have the screws out of the way—the work can be done more accurately and more quickly. In such a case, place the screws in your bench screw holder one by one, in the order in which they are removed from the balance, and after truing, replace them in the same positions as before. When it is not necessary to remove all screws, it is often a help to take out one or more at the point where there is an awkward kink in the rim.

CLEANING A SHOW CASE

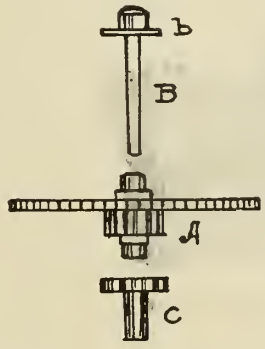
Question.—For cleaning the plate glass of our show cases we have been accustomed to use warm water with a dash of coal oil in it, but are not altogether satisfied with the results. Perhaps you can tell us through the Questions and Answers page of something better than this. Would like to know, too, whether there is anything can be done to stop a crack in a case from going any further. It is not much of a crack now, but usually they seem to run when once they get started.

Answer.—Bon-Ami, for sale at any grocery store, is much used for cleaning glass and gives good results. Follow the directions that appear upon the package. Another way and an old familiar mixture, is liquid ammonia one ounce; alcohol, one ounce; whiting, one ounce, and water enough to make one pint. Rub this briskly on the glass with a sponge, allow it to dry, then rub it off and polish with a soft cloth or chamois leather. An old method for preventing a crack from spreading in plate glass, of which, however, we have no personal experience is to cut a short scratch with a glazier's diamond directly at right angles to the crack. The crack, it is claimed, will not extend beyond the cross cut of the diamond.

SWISS WATCHES

Question.—Having never had much to do with Swiss wtaches, I would be glad to have you explain how the old-style centre post and cannon in these watches is planned to work. It seems different from anything I've run across before.

Answer.—In old-style Swiss watches the construction and action of the centre arbor and cannon pinion differs from the customary practice of both American and English makers. In many modern Swiss watches, as well as in most movements of English and American make, the centre pinion is solid, like any other pinion of the train. The cannon-pinion fits friction-tight upon that portion of the arbor that projects beyond the lower plate, carries the minute hand and gears, of course, with the minute wheel. As it only fits friction-tight upon the arbor, it is removed by simply gripping in brass-lined pliers and giving it a pull. It is just as easily replaced.



In the type of Swiss watch to which you refer, whether the movement is keyless of keywind the center pinion is not solid but hollow; that is, it is drilled right through. The centre of "set hands" arbor, carefully fitted friction-tight upon a gradual taper, is inserted in the hollow pinion and carries the cannon pinion upon the portion that extends beyond the bottom or pillar plate. In a keywind movement the other end of the arbor is squared to provide for setting the hands.

First, then, there is the difference between a hollow and a solid pinion. There is the further difference that in the one case the cannno pinion turns upon the centre pinion when the hands are set, while in the other—in the typical "Geneva" movement—the cannon is driven tight upon the arbor and does not turn, setting being accomplished by the motion of the friction-tight arbor in the hollow centre pinion.

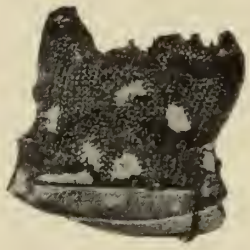
The construction is clearly shown in the accompanying illustration, in which A represents the hollow pinion, B the set-hands arbor, and C the cannon pinion.

In a keywind movement the set hands arbor is fitted with a little steel plate or dust cap b.; in a keyless movement the square is omitted, the end of the arbor being merely rounded and polished, with a shoulder just large enough to bear upon the end of the pinion.

To remove the set-hands arbor of such a Swiss watch, hold the movement in the left hand and give a smart tap with a watch hammer on the projecting end of the arbor, where the minute hand fits on. This will drive the arbor through the cannon pinion; and, when necessary, another gentle tap will drive it out of the pinion. Should there not be sufficient friction of the arbor in the pinion to insure that the hands will carry safely, roll the arbor between two fine sharp files. This should roughen it sufficiently to prevent the hands from slipping.

A Message from our Repair Department

OLD MESH BAGS MADE NEW



AS RECEIVED

AS RETURNED

We wish to draw the attention of the trade to our repair department. This department, which was started as an accommodation at the request of our customers, has grown to such proportions that we now have one of the most complete and largest repair departments in Canada, with a special staff to operate it, insuring our customers attention to detail and prompt deliveries.

CARON BROTHERS

233-239 Bleury St. - MONTREAL

Fire Stains in Sterling Silver

A Description of how the Stains are Formed and Removed

By Oscar A. Hillman in the "Metal Industry."

UNTIL a few years ago practically everything manufactured of sterling silver (except tableware) was given a heavy coat of lacquer before leaving the factory to keep the articles from tarnishing.

The lacquered silver was always a source of trouble and expense, as the lacquer was almost sure to become torn or scratched, leaving the silver unprotected. It did not take long for the naked silver to tarnish, necessitating the removal of all the lacquer before the little spot or lines could be polished or rubbed off.

At present the majority of retail jewelers have installed the necessary equipment to polish or refinish their stock and specify that articles made of sterling shall not be lacquered.

Under the old regime it was not unusual for the manufacturer to cover over the fire stain in the sterling articles by giving them a light silver plate, then finishing as usual, but this method cannot be used on articles that may be polished or pumiced several times by a more or less inexperienced workman, as he is almost sure to cut through the coat of fine silver, leaving the fire stain exposed.

The most satisfactory method is to remove the fire stain and apply the desired finish to the silver without plating.

As the appearance of the dark stains under a layer of pure silver is always disconcerting to the uninitiated, an explanation of how the stains get under the surface and how to remove them may be of interest.

FORMATION OF THE STAINS.

Fine silver melts at 954 deg. C. and if kept in a molten state for a little while absorbs approximately 20 times its volume of oxygen. When crystallization sets in and the melted silver begins to solidify, the oxygen is expelled again, leaving the silver in its original state. This proves that oxygen or any other gas does not unite with the silver to form fire stains.

Sterling silver is 925 parts silver and 75 parts copper. When it is heated to a dull red or over, the copper in the outer surface is converted into black cupric peroxide (CuO). Another layer adjacent to the outer layer is formed, in which the copper has been partially protected from the air. The imperfectly protected copper has been converted into red cuprous oxide (Cu_2O).

As the sterling is expanded during the period of oxidization of the copper, when subsequent contraction occurs the layer of cuprous oxide is effectually sealed against the action of any dip or solution except those which have the power to dissolve the arresting silver.

Peroxide of copper is very slowly dissolved by nitric acid, but fine silver, sterling and cuprous oxide are highly soluble, so the usual method of removing fire stains is to remove the black oxide by pickling in a hot pickle composed of six parts of water and one part commercial oil of vitriol. After the sterling has been subjected to the action of the pickle it has a superficial layer of fine silver completely hiding the gray or red fire stains underneath.

The layer of fine silver and the layer in which the copper has been converted into cuprous oxide is removed by dipping in a hot nitric dip made of two parts nitric acid and one part water. The nitric dip is a rapid and sure method of removing the stains. but as it leaves the surface of the metal matted and rough it should not be used for delicate work.

After the nitric dip has become heavily charged with silver and copper the fine silver is recovered as metallic silver by hanging strips of sheet copper or zinc into the dip. Nitric acid has a greater affinity for both copper and zinc than it has for silver, so the acid gives up its load of silver and becomes saturated with metal from the strips. The fine silver is washed with hot water. after which it can be melted as usual. The old dips should always be tested with muriatic acid before they are thrown away, as it sometimes happens that the nitric becomes passive and does not give up all its silver.

A dip that removes the black oxide and dissolves the silver sufficiently to remove the fire stains can be made by using eight parts of oil of vitrol and one part nitric acid. When using this dip great care must be taken to shake off all excess of water from the work. As this dip acts very slowly and gives off suffocating fumes, its use is limited to delicate card jewelry. The silver is reclaimed from this dip by precipitation as chloride of silver by adding dilute muriatic acid. The old dips must be allowed to cool before the muriatic is added. The most practical dip to use for the ordinary run of sterling work is made by dissolving two ounces of bichromate of soda in 3½ quarts of water for each gallon of dip. After the bichromate is all dissolved add a pint of vitriol and heat as hot as possible without boiling.

When the articles are immersed in this dip they should turn dark until the fire is all out, then assume a dead white appearance somewhat similar to an electro deposit from an old solution. If the dip is too concentrated it will work so rapidly that the bichromate of soda becomes recrystallized and as the crystals stick to the articles and form a resist to the solution the work to be dipped will be badly etched or eaten.

Sometimes when the dip has stood idle for several hours a few flakes gather and float on top, but they do no harm, as they dissolve as soon as the surface is disturbed.

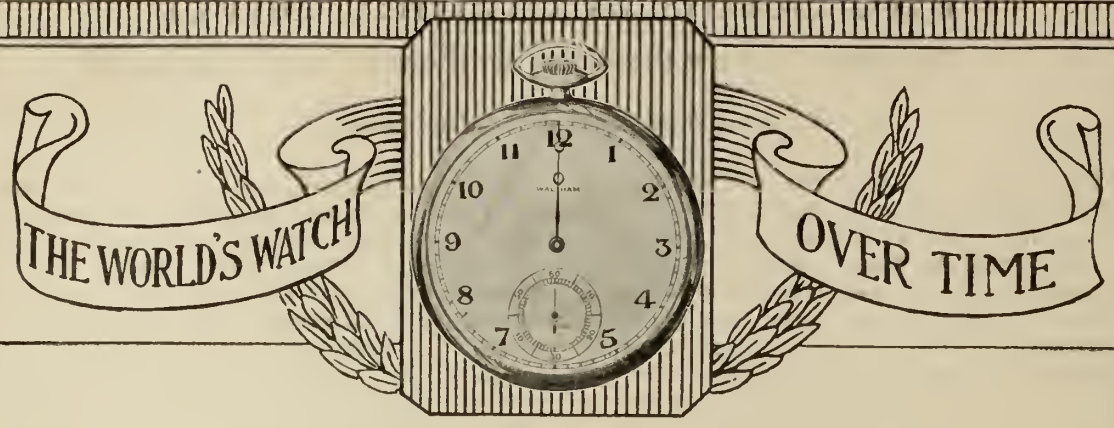
When the solution loses its red color and turns dark green it can be rejuvenated by adding common salt until the silver is thrown down. The silver chloride forms a heavy curd which settles to the bottom of the jar and does not interfere with the proper working of the solution.

Some platers make up a strong stock solution of bichromate and acid and add a little as soon as the dip begins to work slowly, but it is not the best method of using the dip, as it is likely to work rough. All work that is to be fire dipped should be freed from grease and black oxide before being dipped in the final solution.

After the fire stains have been dipped off, the articles are covered with a dead white or gray smut which can be removed by scratch brushing or dipping in a special solution that contains:

Water	3 parts
Nitric Acid	7 parts
Muriatic Acid	1 part

This bright dip for sterling leaves a bluish sheen, but the articles are usually bright enough to enamel or polish without scratch brushing. When melting silver that has been reclaimed from a fire dip it must be borne in mind that the copper is lost as it is, as said before, only the copper that oxidizes, so the right proportion of copper must be added to reduce the fine silver to standard sterling.



Take Full Advantage of Waltham Prestige

Since 1854, when the world's first factory was established at Waltham to make watch movements complete, the name "Waltham" has become perfectly identified with all that is best in watch mechanism.

This fact accounts for the ease with which larger watch sales can be built up when you specialize on Walthams. People in every section of the country are accustomed to associate the word "Waltham" with the highest quality in watches. The mere mention of the name is, in itself, sufficient to gain their interest.

And Waltham offers you a line that is absolutely comprehensive. There is, in fact, no watch demand that cannot be met by selection from the unrivalled Waltham range.

The fact that we operate a Canadian plant is another point of importance, because there is a disposition, which is gaining in force every day, to buy the products of a firm which contributes to the prosperity of Canadian industry. The Waltham Canadian factory is steadily growing and its inception was dictated by the desire to have Waltham identified with Canada's industrial growth.

Specialize on Walthams and you will be able to show a complete line that is well and steadily advertised. Thus you can reduce the amount of stock to be carried and greatly diminish the risk involved in doing business.

Waltham Watch Company, Limited

MONTREAL

Makers and Distributors of Waltham Products in Canada

Factories: Montreal, Canada, and Waltham, U.S.A.

Strike in Vancouver Shops Ends After One Rainy Week

After but one brief week' cessation from labor, the striking watchmakers and jewelers of Vancouver have returned to their work benches, a compromise having been reached.

The men made demands for straight increase of 20% in wages, or a minimum rate of $36 per week. The workers, through the medium of their union, intimated their willingness to allow the employers some days to meet the situation. In case of their demands being refused the ultimatum was issued that the men would walk out from the stores at 10 o'clock on the morning of September 7.

Meantime, the employers met and discussed the situation in its varied aspects. The demand for a straight increase of 20% was considered unwarranted, especially in view of the increase in wages granted only last November. A compromise was reached, whereby it was decided to offer increases individually, averaging an increase of fully 15%; while some workers were not deemed worthy of an increase, the advance to others under this schedule ran to as high as 17% and even 19%. This offer of he employers was submitted to the men, who, through their union again declined and affirmed their intention of striking if their original demands were not granted. This agreement, submitted by the union, in addition to demanding a straight increase of 20%, also claimed double pay for any "special holidays," such as civic holidays or any special day declared as a holiday, on which they might happen to remain at work. This was in addition to the customary holidays and festial days on which double pay is usually granted.

Failing to reach an agreement, the workers quit as per schedule and about sixty men were for a week, out of employment of their own volition. Five large firms were affected by the strike, i.e., Henry Birks & Sons, O. B. Allan, E. R. Flewelling, Jacoby Bros., and Trayling & Waters. Not all of the union men obeyed the strike call, and the stores affected managed to get by wonderfully well under the circumstances.

After a week of it, the men agreed to a compromise. While their demand for a straight 20% increase in wages has not been granted by the employers, the workers have been given a flat increase of 15%—a very slight advantage over the sliding scale which was offered to them by their employers prior to the strike. The demand for a minimum wage of $36 per week has been practically abandoned, inasmuch as the union have agreed that each firm should be allowed a certain number of men in their employ who would be exempt from such a minimum wage. The clause covering double pay for special holidays, such as civic half-holidays, etc., has also been lost in the shuffle, the workers giving evidence of considerable good sense in dropping what would undoubtedly have been a very contentious clause.

The workers did not have what one might call an enjoyable holiday; it rained consistently during almost the whole week, with the exception of only two afternoons, so that real enjoyment of the "holiday" was banned.

Bowen Island never had a merrier crowd than that which took possession of the picnic grounds when the employees of Henry Birks & Sons, Limited, with their sweethearts, wives and families, held their annual picnic. Two hundred and thirty-four persons were in the gathering; every one of them wore a Birks badge, a winning smile and a healthy appetite. The hard-working committee provided a programme which occupied every minute of the time; there were races for every one, from infant to veteran; there were pick-a-back and wheelbarrow races, the popular mixed three-legged race for which the Birks staff is famous, and a most exciting tug-of-war. A feature of the day's sports was the sweeping victory of the factory employees over those who are accustomed to putting over the sales.

In the evening, a most enjoyable dance was held in the pavilion, in the course of which Mrs. W. M. Carson, the life-partner of the popular manager, presented the prizes to those fortunate in the various contests. P. Powell, with the help of a pianist, provided the most delectable music. Under the spreading shade trees of the picnic ground proper, supper was served to a hungry horde, who did ample justice to the good things provided in abundance, from ice cream to cigars. Geo. E. Trorey, managing director, and Mr. Carson were most active in seeing to the welfare of their guests, and the outing was a distinct success, another proof of the splendid good-fellowship which exists among the members of the staff themselves and those who control the destinies of this firm which spreads across the continent. The hour's sail to and from the Island was spent in song and frolic, Leonard Hambly and other willing workers taking turns at the piano, while a good hundred voices rent the air with melody.

M. G. Howe, one of the foremost jewelers of Regina, Sask., has opened a branch in Vancouver City under the name of Booth & Howe. This store is located in the new Allen Theatre building, and is a very bright and attractive little jewelry store, one feature of which is personal service to every patron. A straight jewelry and optical business will be run, and when all machinery comes to hand, the new firm will have one of the finest optical parlors in Western Canada

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Barclay Creighton, the leading jeweler of Moose Jaw, Saskatchewan, spent a very enjoyable vacation at Vancouver, Victoria, and other British Columbia points. Mrs. Creighton and family were with Mr. Creighton on the fine trip.

Sadness was cast over the local Birks staff by the rather sudden death of Wilson Platten, who has been with the firm for many years. Mr. Platten acted as coach to the winning tug-of-war team at the firm's annual picnic and was actively at work up to within two days of his demise. An original member of the 62nd Battalion, leaving with that bunch of men in 1915, he was later transferred to the 28th Battalion. Trench life proved too hard for him, and he was afflicted a great deal with stomach trouble. This necessitated his transfer to the base, where he served up to the close of hostilities as a sergeant. Since coming back to his old place in the Birks Factory, he has been occasionally bothered with a recurrence of the trouble, but has made no complaint and has been of the most cheerful disposition. He was at work as usual on Thursday, leaving for home in the evening without word of anything unusual, and the news of his death on Sunday, following an operation, came as a distinct shock to his friends. The late Mr. Platten, who was about forty-five years of age, leaves a widow and three young daughters to mourn his early death. The funeral was largely attended and many floral tributes testified to the esteem in which the late Mr. Platten was held. The remains were interred in the returned soldiers' plot at Mountain View Cemetery.

Fire, smoke and water resulted in damage to the Columbia cigar store, Hastings Street, Vancouver. Prompt work on the part of the fire brigade confined the blaze to the premises in which it originated, but considerable damage from smoke was done to the stock of George E. Snider, whose jewelry store is adjoining that of the tobacco stand.

Among the list of incorporations, granted at the Capital City during the month, we note the name of Robert Macdonald Limited as a private company, with a capitalization of $100,000.00.

Mr. Brambletts has succeeded W. Hooper, wachmaker, in the little repair stand opposite the General Post Office on Hastings Street, Vancouver.

Fred Gundy, of Gundy, Clapperton & Co., was a visitor to our fair city during the month.

The 25% discount sale at W. H. Mallet's store on Commercial Drive proved a strong inducement to Grandview buyers of jewelery, and a very fine business overturn was experienced at this bright little jewelery store on the "Drive." Mr. Mallett has now a strong following in Grandview, and his genial personality retains many a new customer.

H. M. Cribb, of the mail order department of the local Birks store, had an exciting time on Vancouver Island the other week. He received an urgent wire from Wellington, to the effect that his parents' home was in danger from bush fires. It took several days of real hard fighting to subdue the bush fires, but eventually the old home was saved.

MANITOBA

That the jewelers will get their share of the billion dollar grain crop that the west has just raised, seems to be the prevailing opinion among the local members of the trade. Business for the next year is expected to be uniformly good, but nothing approaching the spectacular is forecasted here. At the present time the predicted revival for September is being experienced. Trade is expected to gradually gain momentum until the Christmas season is reached.

Dingwall's Main Street store has figured prominently in the news during the past month. According to the police accounts, Harry Leblanc hurled a brick through the window, and then proceeded to help himself to watches and rings. One of the spectators of the escapade, which occurred about 1 a. m., happened to be a policeman, who immediately fulfilled the mission of the law. Although the "cop" only had to walk across the street, by the time he got there Leblanc had eight watches and several rings in his pocket.

Leblanc's defense was a queer one. At first he entered no plea and was remanded, but finally he asked to be tried at once. He asserted that he could remember nothing of the incident. The fact that the brick was hurled when a down-pour of rain was in progress indicated that the act was planned however. He was given two years in the penitentiary.

Advancing rents in Winnipeg's down town area have got to the point where they are seriously embarrassing the merchants. It is understood that at least two well-known jewelry stores are contemplating a shift owing to inability to reach a reasonable understanding with their landlords.

The Fowler Optical Co. has moved to large quarters at 340 Portage Ave. The entire store at this location is occupied which gives them ample facilities for their work.

The Social Service Council of Manitoba is getting ready for the liquor referendum campaign, the vote in connection with which will be taken on October 25. At the recent meeting of the Council a number of speakers were selected for the oratorical roles in connection with the campaign, and among others, Jabez Miller, president of the Manitoba branch of the C. N. J. A., was selected for this task. With his customary modesty however, Mr. Miller asserts that so far as he was concerned it must have been intended as an honorary job. At any rate he contends that he was not consulted before the honor was bestowed.

The employees of D. R. Dingwall Ltd., held a picnic on August 26 at Kenora Park. The two stores and the factory were both closed at noon for the occasion, and virtually everybody hiked to the steamer Kenora for the ride down the river to the park. The feature of the afternoon activity was the sports programme, which included a baseball game and a tug-of-war contest, in which teams from the factory and the store were contenders. The athletic programme provided everything from freak competitions to feats of endurance, but the novelty events were the most numerous and attracted the most interest.

One of the mirth-provoking events was a men's novelty race, the rules of which required that competitors should run fifty yards, pick a chocolate out of a plate of flour with their mouth, and return to the starting post. "Oh, my mouth's full of dough" was the plaint of one competitor when the race had ended, while a "wise guy" informed him that "I blew mine and got the chocolate." The internal and external evidences of flour caused lots of laughter.

Excitement waxed high while the baseball match between the store and factory was being played, and also during the tug-of-war. Rooters for both sides vied with each other in trying to encourage their favored team and the result was lots of noise. Watchmakers when competing were encouraged with appropriate cries of "wind her up and let her go." In the two events in which the store competed with the factory the honors were divided, so satisfaction was pretty general.

Refreshments were served at the conclusion of the sports programme, and when every one had satisfied the healthy appetites which had been acquired in an afternoon out of doors, the drift to the dance hall commenced where many took advantage of the good floor. The trip home finished a very pleasant and jolly picnic at which the employees were the guests of D. R. Dingwall, Ltd.

PROVINCE OF QUEBEC

The death of Madame Z. Auerbach, widow of Mr. Zachariah Auerbach, founder of the firm of Z. Auerbach and Company, of Montreal, occurred on September 23rd inst. from pneumonia after an illness lasting two months.

Madame Auerbach was born in Alsace 74 years ago, of French parentage, and was a strong patriot to her last moments. During her lifetime

The late Madame Z. Auerbach.

she had won the friendship of many, through her charming disposition, her hospitality, and her staunch friendship, and will be missed greatly by many. The deceased is survived by her son Marcus and her two daughters Malco Rose and Florence.

The funeral services took place on the morning of September 26th, 1920.

We feel confident the trade will join us in expressing the deepest sympathies to Mr. Marcus Auerbach in this recent sad bereavement.

The feeling of the jewelery trade as regards re-organization of the tariff was fully discussed at meeting of the Montreal District Jewelers' Association held on Monday, 20th September, at which Mr. A. J. Caron presided.

The general consensus of opinion was to the effect that if any change were to be made in the tariff, as far as the jewelry trade was concerned, it should be upwards, giving added protection to the Canadian producer. To this end a resolution was passed "that this meeting of the Montreal Jewelers' Association is unanimous in the opinion that the tariff on jewelery should not be lowered, but in many cases should be increased. But before presenting any definite conclusions a consultation should be held with the National Headquarters at Toronto."

This resolution being unanimously adopted, it was further decided to appoint a committee to meet with the Canadian Manufacturers' Association in conference, the committee to be composed of two manufacturing jewellers, two wholesalers and two retailers.

It was generally held that lower grade gold articles should be subject to a stiffer tariff, while uncut stones should be admitted free to encourage the work of preparing them being done in this country. It was also pointed out that this would deprive the smuggler of his present unfair advantage.

During the meeting a resolution of sympathy with Mr. Richard Hemsley on the death of his wife was passed.

The following day, a committee of jewelers waited on the representatives of the Canadian Manufacturers' Association and discussed with them plans for the presentation of their views at the coming tariff commission hearing. It is understood that this meeting merely took the form of an exchange of ideas, and did not result in any engagement binding on either party, the whole object being that both parties should find out exactly where the other party stands in the matter. The jewellers obtained from the C. M. A. some useful information as to the procedure in presenting their views to the Tariff Commission which is soon to sit. It is further understood that the Montreal Jewelers' Association intend consulting with their National Executive before taking steps to lay their case before the Commission.

Business is generally reported improving, most wholesale dealers finding that the Christmas trade is beginning to come along in good style. Nevertheless, there are some complaints that the difficulties in obtaining materials are still hindering business seriously.

Mr. Iziel Michaelson of London, England, was in town a few days ago, and has now moved on further west.

Mr. R. W. George, of P. W. Ellis and Co., was in town last week for a couple of days.

Mr. J. H. Pelletier, well-known in Riviere du Loup both as a jeweler of the first water and a capable and energetic figure in public life, was with us for a few days during the meeting of the Union of Quebec Municipalities, at which he represented his city council.

Mr. Morley Woodall, of the Davis Manufacturing Co., of Toronto was in town for a few days last week.

Mr. and Mrs. W. M. Birks, accompanied by Miss Birks, sailed on the Empress of France recently for a few weeks trip to Europe.

Universal sympathy is felt for Mr. Richard Hemsley, on the death of his wife, Eleanor Georgina Grace Borthwick, who passed away on Monday, September 6th. Mr. Hemsley was on his way to England at the time. He is spending a few weeks in Europe on a combined business and recuperation trip and is expected to return early in October.

LONDON AND DISTRICT

John A. Nash has purchased new and larger premises at 182 Dundas Street, London, Ont., and plans to occupy them as soon as necessary alterations can be made. The location is one of the best in the city being within a stone's throw of the intersection of the two main business streets. The purchase price it is stated was $50,000.

C. L. Von Gunten of Blenheim, Ont., has returned after spending a few days with friends and relatives in Montreal and Carleton Place.

Mr. and Mrs. Charles W. Sumner of London, motored to Seaforth recently and had a reunion with old friends. Mr. Sumner was formerly empoyed in the store of the late M. R. Counter at Seaforth.

John S. Barnard of London, President of the London Association, had a most unpleasant experience during fair week. It was discovered that a valuable ring had been removed from a tray and a cheap imitation substituted by a party who had been in looking over some rings. The case was reported to the detectives and an excellent description given but no results have so far followed.

Mr. and Mrs. Sidney Thorne, (S. and M. Thorne, 59 Dundas St., and 402 Ridout St., London, Ont.), have returned from London, England, after spending an enjoyable and successful business trip of about two months.

ONTARIO

An unusually rich haul, considering that it was made from a private home, was that made by burglars at the home of the late Harry Ryrie, No. 1 Highland Ave., North Rosedale, Toronto, on the night of September 11th. Government bonds aggregating some $5,000 in value, and jewelry to the value of twice that sum were included in the haul. Although the robbery was discovered at the early hour of 4.45 in the morning, it is thought from various indications that the robbers had left some two hours before that

"No Time to Lose"

Big Business this Christmas

Dealers are well advised to make the UTMOST of this year's Christmas business! Never before was money spent as freely as now.

There are tremendous sales possibilities in the Waterman's Ideal Fountain Pen as a quality gift at $2.50 and up.

Order Early and Order Enough

With our factory facilities trebled, we hope to meet all requirements, but it will be an oversight on any dealer's part who finds himself, at the height of the Christmas rush, with his stock of the most popular lines of Waterman's Ideal Fountain Pens exhausted.

The thing to do is to order enough, and to place orders in plenty of time!

L. E. Waterman Company, Limited
179 St. James St., MONTREAL
(Factory: St. Lambert, Que.)

Waterman's Ideal Fountain Pen

time. Circulars have been issued giving the numbers and denominations of the bonds, and a complete description of the jewelry stolen, but at the time of writing no trace of any of them has been found.

Congratulations appear to be in order anent the amicable arrangement which the rival litigants are reported to have arrived at in their controversy concerning the estate of the late William Ashcroft, jeweler, of Wiarton, Ont.

According to the will, as it was originally made, the theatre and jewellry store, property of the late Mr. Ashcroft, were bequeathed to Mr. B. Davidson. Apparently at a later date the deceased had changed his mind and stroked out the name of Mr. Davidson and written the name of George Bennett, a returned member of the 160th Battalion, above it. As this change was not witnessed it is not legal. At one time it seemed as if there would be considerable litigation in connection with the disposition of the estate and that it was possible that the desires expressed by the deceased in his will might not be carried out through this technicality.

As the matter now stands Mr. Davidson will receive both the theatre and the jewellry business but he has undertaken to turn the jewellry business over to Mr. Bennett in compliance with the apparent desire of the deceased.

The Guelph police have received word that Raymond Moss, alias Albert Meihm, the young diamond thief who was arrested here after breaking into Savage's jewelry store, broke custody while being taken from Guelph to Mimico, where he was to have served a year's sentence. Moss was escorted as far as Toronto by Inspector Ryan, but was turned over to another official there, and while on the train near Coldwater Junction he made a leap through the window while the train was moving at 25 miles an hour. Another prisoner, named Palmer, also made good his escape at the same time, but he was later captured. So far as is known, Moss is still at large.

Tobias and Edelson, jewellers, have opened a new store at 588 Sussex Street, Ottawa, close to the Union Station .

A very pretty wedding of wide interest took place in Toronto, at Chalmers Presbyterian Church, Dundas Street West, on September 14th, when Miss Ada, daughter of Mr. and Mrs. Thos. Filey, was married to Howard Anthony, well-known in the jewelry trade throughout Canada. The bride looked very charming in her travelling suit of navy blue serge. Mr. and Mrs. Anthony left on the evening train for Detroit, Chicago and other American points.

Mr. Harry Brouse, jeweler, 168 Sparks St., Ottawa, received a visit from unknown gentry who selected some $500 worth of his stock and left without leaving an address. The only clue, so far, is the evidence of a watchman employed by the Public Works Department, on Queen Street, who noticed four men engaged in conversation, later cross over to the side from which they evidently entered the the store from that street and left by the same exit. The watchman went his rounds, thinking no more of the incident until he heard of the robbery the next day.

Olmstead & Sons, Sparks Street, Ottawa, are pushing their optical department, under the able management of one of the sons, who, after serving overseas, took a special course, passing with honors, and is now engaged in helping the citizens to see better and feel better after following his advice in the matter of glasses.

GENERAL.

In full view of hundreds of visitors to Shawville, Que., Fair, on the afternoon of September 22nd, E. G. Amey, a prominent jeweler of Shawville, was killed, and Lieut. Jack Drummond of Ottawa painfully injured when the airplane in which they were flying, crashed to the earth. Mr. Amey sustained terrible injuries and died at the residence of his brother-in-law in Pontiac, the same evening. Drummond's injuries, while extremely painful, were not considered serious.

A profit-sharing plan of an original and unusually liberal character was announced to the Canadian employes of the National Cash Register Co., by Frederick B. Patterson, vice president, who made the trip from Dayton expressly to explain the many unique features of the plan. Briefly summarized, the plan calls for a clean fifty-fifty division of profits between company and all employees, who are not members of the company, with the odds, if any, inclining in favor of the employees.

Mr. A. C. Skinner, jeweler, etc., Sherbrooke, Que., has opened new quarters in that city, at 46 Wellington Street. These are of exceptionally attractive appearance. High show cases line the side walls, while the centre of the store holds two rows of silent salesmen. Two separate rooms are set aside for the phonograph department, where records and machines may be demonstrated without disturbing or being disturbed by business in the outer shop. Another department contains the optical testing room, where the latest equipment is to be found, while upstairs is a complete outfit for the special grinding of lenses so that prescriptions can be filled in the shortest possible time. The shop as a whole is reported to be up to the standard of excellence now expected of jewelry shops in much larger centres.

W. W. Cole, of the J. Coulter Co., will make his detailed fall trip through the Maritime Provinces this month. He is carrying a representative line of stock, ready for immediate delivery.

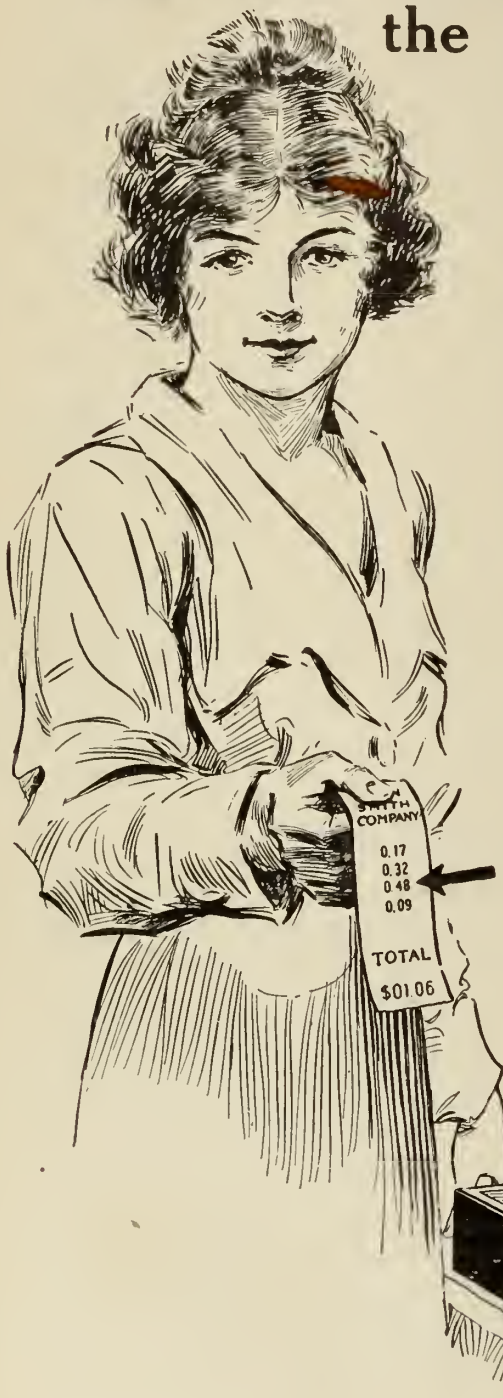
J. F. Balagno, Drumheller, Alta., writes the TRADER reporting the loss of a 16-size hunting case Vanguard watch, No. 1414 46 78. He requests that the trade should keep a look-out for it.

C. F. Fontaine, jeweler and optician of Shawinigan Falls, Que., has sold the jewelry section of his business to Antoine Delisle, and in the future will carry on an exclusive aptical business.

The 1920 "Blue Book" recently issued by the Goldsmiths' Stock Co., possesses all the aristocratic appearance that its name implies. The cover is a harmony in blues, relieved with gold embossing, and is as handsome as anything of the sort could be. It is the two-hundred-and-six-page interior, however, which will have most interest to the trade. An effort to estimate the number of separate items there listed was given up in despair. Every individual article listed is illustrated—and particularly clearly illstrated. Hence, since all prices shown therein are retail, the book may be used freely and with good effect in making sales of articles not carried in stock by the retailer, and which may be ordered on short notice. Much of the work of illustration is done in colors, showing the actual appearance of the goods as clearly as though they were themselves visible. Thus the publication is not only a masterpiece of the art of the printer, but is one of practical commercial usefulness as well.

Mr. James J. O'Grady, who has been for many years assistant manager of the Chicago Office of the Waltham Watch Company, has been appointed an assistant Treasurer of the company. His office will be in future at Waltham, where he will

This clerk makes no mistakes in adding the items of a sale



SHE records the price of each article on the new kind of National Cash Register. The register does the adding. The total always is correct.

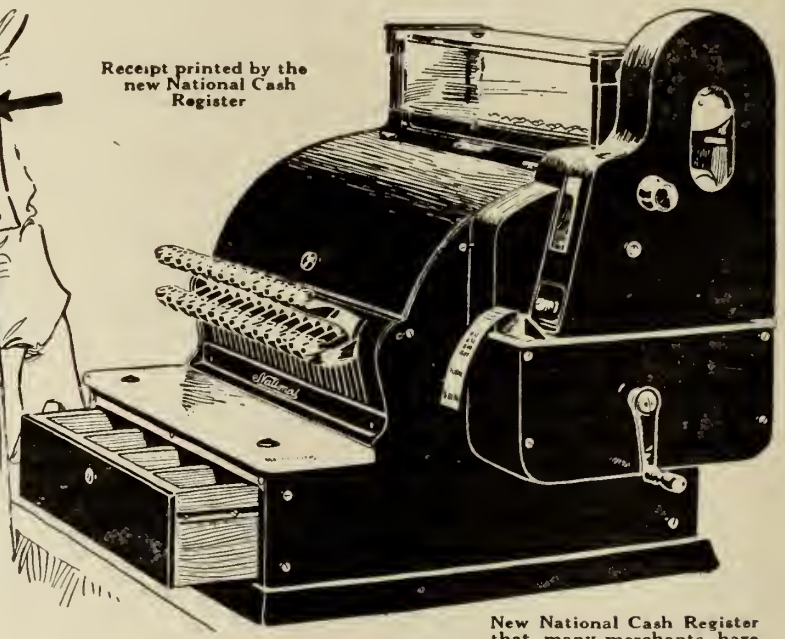
No mental addition, and no mistakes.

The register also does many other important things for merchants, clerks, and customers.

Every merchant should know about this new cash register.

Let our branch manager explain it to you.

Receipt printed by the new National Cash Register



New National Cash Register that many merchants have been looking for

We make cash registers for every line of business

NATIONAL CASH REGISTER CO.

OF CANADA LIMITED
TORONTO, ONT.

have general charge of all accounting departments. Mr. Wendell Taylor, formerly assistant to the Factory Sales Manager, Mr. Day, at Waltham, will go to Chicago as assistant to Mr. Curley, and Mr. Taylor's place will be filled by Mr. Wm. Murphy of the Waltham sales force.

The new "Red Book" issued by P. W. Ellis & Co., Ltd., has been brought to the standard size of 9 by 12 inches, making a convenient as well as an attractive volume for the jeweler's use, either for himself or in selling from catalogue. Of the total of 348 pages, no fewer than sixty are in two and three colors, adding greatly to the appearance of the catalogue itself and of the goods depicted therein. Fifty pages are given over to tools and watch repair parts; one hundred and twenty-four are required for silverware; watches and clocks absorb sixty-five; and gold goods twenty. The remaining pages are devoted to a variety of wares. All prices in this catalogue, (excepting tools and repair parts), are quoted "Trader List," and hence no hesitation need be felt in permitting it into the hands of customers.

An unusual idea in cataloguing is that developed by the Consolidated Plate Glass Co., in its catalogue of Zouri Safety-Set metal store front construction. This is not merely a list of the different styles of sets carried, but a detailed descirption of their construction, and of the various uses to which they may be applied. In addition the method of installation is shown. Possibly of even greater interest are the numbers of illustrations of actual uses to which the construction has been put in various store fronts, and ideal designs for the proper display of different classes of merchandise, including, of course, jewelry. The issue is probably one of the most complete of its kind published, and should be obtained by anyone considering new quarters or re-arrangement of his present quarters.

Mr. J. L. Suzanne, of the European Co., has returned from his trip to France, Central Europe, and England, buying supplies for the fall trade. Despite the great difficulty still experienced in getting supplies in some lines, he met with fairly good success. He was fortunate in making several opportune purchases, and shipments were made in good time, so that already the stock is mostly in the Toronto premises of the company, while the remainder is expected before long.

Mr. L. W. Jones is now representing Borrelli and Vitelli in Quebec, and is at present showing a varied assortment of new lines just recently imported from Europe.

Great interest was shown by visitors to the Toronto Exhibition this year in the display of the Waltham Watch Company. The company was back in its old booth in the centre aisle of the Manufacturers' Building.

Besides a complete array of Waltham watches, there was a splendid showing of mantel clocks, desk clocks, boudoir clocks, travelling clocks, and chiming clocks. The last named were a very attractive feature of the exhibit, the public showing great appreciation of their mellow chimes and artistic cases.

In this connection it should be noted that the company ran advertisements in all Toronto papers during the Exhibiton, drawing special attention to the chiming hall clocks, and laying great stress on the idea that every good home would be improved by the presence of one such timepiece. The interest shown by the public suggests that there are scores of excellent prospects in every locality for the more beautiful and costly timepieces. In fact, practically every well-to-do-family in every community is a prospect for the sale of a chiming hall clock. Nearly all such families live in beatuiful homes and they take a justifiable pride in having the furnishings of their homes as complete and artistic as possible. Aggressive solicitation among the well-to-do families by retail jewelers would result in a surprisingly large increase in the sales of the better grade chiimng hall clocks.

H. Hulatt, Chief Time Inspector, Grand Trunk Railway system, was elected chairman of the Telegraph & Telephone Division of the American Railroad Association at the annual meeting of that body held in Winnipeg.

Mr. Phillip Myers, of the firm of S. P. Myers and Co., of Montreal, states that despite some reports that there is a slack season in the jewelry business, their firm is working overtime almost every evening in an effort to cope with the large number of orders that are pouring in to them daily.

The Express, Empress, Alta., announces that J. A. Toombs, the local jeweler, has recently located at his new store on Centre Street, north of the Union Bank.

George Westover, Rocanville, Sask., announces in the local press, that he has opened a new jewelry store in that community, doing business in jewelry and associated lines.

A step in the right direction is that taken by W. T. Mitchell, jeweler, of Strasbourg, Sask. In a recent issue of "The Mountaineer" he announces that henceforth his business will be run on a strictly cash basis, this applying to both merchandise and repairs. Goods and repairs sent out of town will be C.O.D.

Novelties a Paying Line

(*Continued from page 73.*)

tomer as many records as when his enthusiasm is at its height. Now the record business is a paying one in any volume, but it is one in which the bigger the sales, and the quicker the turnover, the bigger the proportion of profits; for if sales are big your profits will have increased with very little increase in current or overhead expenses. The same stock will do—you merely renew it more frequently. Anything, therefore, which tends to renew a customer's interest in his machine, and hence encourage him to use it, will tend to increase his purchases of records.

When you sell a novelty, then, you make one profit sure, and stand a good chance of making several others out of it. The point is worth considering.

They Want Pearls

With the Christmas season fast approaching, the demand for *pearls* is rapidly increasing.

Progressive dealers won't be caught understocked. Will You?

We have a Complete Assortment of

Guaranteed Indestructible Pearl Strings
IN ALL LENGTHS, UNIFORM AND GRADUATING SIZES

Samples Sent on Request.

EAVES BROS.

128 Bleury Street **Montreal**

If You Know a Boy

who is ambitious, clever, likely to take full advantage of whatever opportunity offers for advancement in life, draw his attention or that of his parents to the outlook provided in your own line of business.

Ontario Horological School Limited

is soon to be transferred to the Ontario Department of Education, and after the first of the year will be located at

Central Technical School
275 Lippincott Street, Toronto.

where full courses of instruction will be given in all branches of horology. For particulars, apply to the Principal, Mr. T. A. Watson, c/o Ontario Horological School, Ltd., City Registry Building, Albert Street, Toronto.

Read the leading article in this issue of "The Trader"—"More Skill Wanted"—it will tell you why the opportunity for skilled workers is greater now than for many years.

La Pompadour **PEARLS**
LONG CHAINS AND NECKLACES

Italian **CORAL**
NECKLACES, CHAINS AND EARRINGS

French **JET** Italian
NECKLACES, LONG GUARDS, EARRINGS

10K **CAMEO** 14K
BROOCHES, RINGS AND PENDANTS

Appro. Parcels sent upon request

BORRELLI & VITELLI
36 Toronto St., Toronto

E

We Could Cheapen

OUR LINE OF

Solid Gold and Gold Filled Goods

but we don't believe we have any right to save money at the customer's expense.

JAMES EASTWOOD

Wholesale and Manufacturing Jeweler

65 Provost Street - NEW GLASGOW, N.S.

Telephone Uptown 5396

European Offices
24 Kerklaan, Amsterdam, Holland
Casino Diamond Club, Antwerp, Belgium

Your Christmas Trade

is one you cannot afford to overlook. The demand for

DIAMONDS

has increased greatly, so we suggest that you examine our various lines and low prices before buying.

"Our Quotations Are Lowest on the Canadian Market"

SPEYER & CO.

Importers and Cutters of

DIAMONDS and PRECIOUS STONES

Head Office for Canada:
Merchants Bank Building, 364 University Street
MONTREAL

May we offer advice?

Concerning the Mesh Bags trade, think over these facts, and we feel sure you will agree that we are advising you to follow the right track.

WHITING & DAVIS MESH BAGS

have become so popular throughout the trade that at present we are doing our utmost to cope with the numerous orders. This warrants us advising you to PLACE YOUR ORDERS EARLY.

You may also be interested to know that we are showing an entirely new line of MESH BAGS at prices that will cause you to remark their reasonableness. This line, like our other lines, has the essentialities that fastidious dressers demand.

Jewellers who have already realized the tremendous selling power of Whiting & Davis Mesh Bags are constantly renewing their orders, and those who have not already handled and who are progressive and desirous of catering to the better class clientele should communicate with their wholesale jewellers at once.

Whiting & Davis Company
Sherbrooke, Que

Electric

We are strictly a
CHAIN HOUSE
with years of experience as specialists in this one line.

NECKLETS WALDEMARS DICKENS ALBERTS

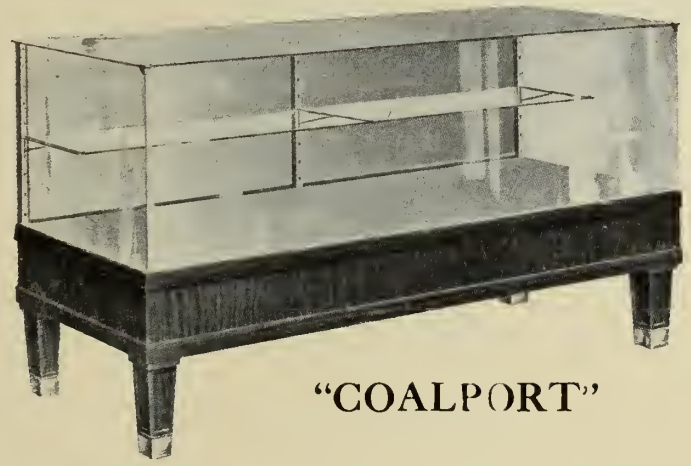
Machine Chain by the Foot or Mile. All Qualities.

ELECTRIC CHAIN CO. OF CANADA, LTD.
River Street - Toronto

Chain

Kent-McClaim Limited

(TORONTO SHOW CASE CO.)



"COALPORT"

Christmas Sales

Would a six-foot "COALPORT" show case, displaying attractive Christmas novelties, prove a profitable investment for you?

Write for prices.

181-199 Carlaw Ave., Toronto

Mire Bros.

IMPORTERS AND CUTTERS OF

DIAMONDS

New Birks Building
Phillips Square
Montreal P. Q.

AMSTERDAM ANTWERP

DISTINCTION

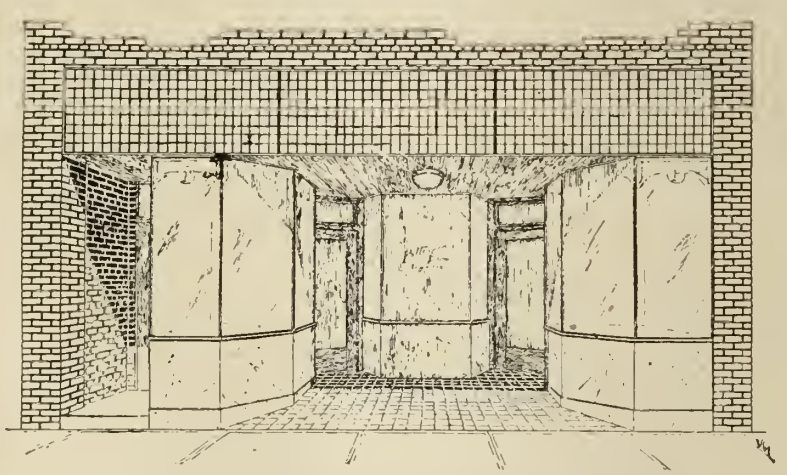
Norman Plate carries that air of refinement desired by the person who is selecting a gift.

The Bread Tray, illustrated, moderate priced though it is, attracts at first sight. Its plain, yet graceful lines please the best taste.

We have several designs in **Norman Plate** Bread Trays, equally attractive, why not order a half dozen assorted? You will be pleased.

"Sold Exclusively Through Jewellers."

STANLEY & AYLWARD, LIMITED TORONTO MONTREAL



A Zouri Safety Set Store Front

When you entrust your store front problem to us we give you what is best suited to your needs. You **do not** get a freak front designed largely to sell store front materials. We give you **a front designed to sell your goods,** the first requisite of any shop front.

WRITE FOR OUR CATALOGUE.

ZOURI

Safety Set

METAL STORE FRONT CONSTRUCTION

Stocks of Zouri Metal Store Front Construction are carried at:

HALIFAX
MONTREAL
OTTAWA
TORONTO
WINDSOR
WINNIPEG
REGINA
EDMONTON
VANCOUVER

THE BEST P&G OF CANADA LIMITED IN GLASS

The CONSOLIDATED PLATE GLASS COMPANY OF CANADA LIMITED

TORONTO - MONTREAL - WINNIPEG

THE BEST P&G OF CANADA LIMITED IN GLASS

TO THE TRADE

Apart from our own well-known line of high grade Electro Plated and Hall Marked Sterling Silver Holloware and Flatware, our representatives are now showing the products of the well established Makers listed below, for whom we are the Canadian Sales Agents. Do not fail to see these lines when the opportunity presents itself.

H. Clifford Davis, Birmingham, Eng.
Makers of Sterling Silver Candlesticks, Photo Frames, Flower Vases, Toilet Sets and Novelties, etc.

Deykin & Harrison, Birmingham, Eng.
Makers of Popular Priced E.P.N.S. Holloware and Flatware, etc.

W. A. Cross & Co., Ltd., Birmingham, Eng.
Makers of Brass Candlesticks, Ink Stands, Jardinieres, Kerb Sets, etc.

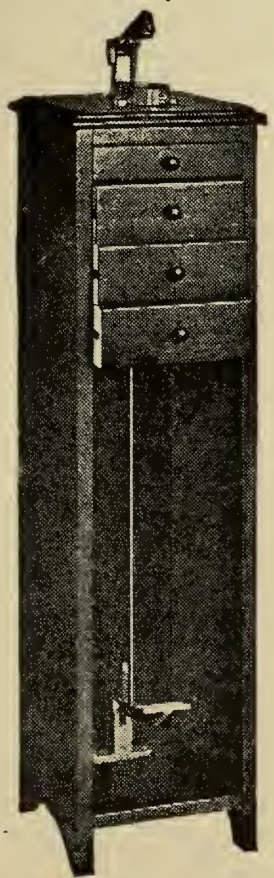
John Blyde, Ltd., Sheffield, Eng.
Makers of High Grade Table Cutlery, Cased Carving Sets, Pocket Cutlery, Scissors, etc.

The Middletown Silver Co., Middletown, Conn., U.S.A.
Makers of "Mid-Sil-Craft" E.P.N.S. Tableware, including Bakers, Casseroles and Pie Plates with pyrex linings, Cake Baskets, Sandwich Trays, Cheese and Cracker Dishes, etc.

JOHN ROUND & SON, LIMITED

51 St. Paul St. West, Montreal, Quebec
Tudor Works, Sheffield, England

Unbreakable Crystal Inserter



ASSET

Our Machine is an asset to your business and a great help to your watch department.

"Try It at Our Expense"

Dominion Jewellery Importing Co.

SOLE DISTRIBUTORS FOR CANADA.

Swift-Copeland Building, 489 St. Paul St W., Montreal

Demonstrations cheerfully given at Toronto Jewellers Supply Co., 309 Lumsden Building, Toronto.

Western Representatives:
Bricker Jarvis Co., 279 Garry Street Winnipeg, Man.

I can do repairs for less
guarantee all deliveries within the week

First-Class Workmanship

E. CHARBONEAU
Watchmaker to the Trade
827 St. Catherine St. East
Phone East 5645. MONTREAL

Horace Dorer
Jewellery Sales Expert

For the Legitimate Trade Only. Sales Conducted Anywhere on the North American Continent.

357 COLLEGE ST., Toronto, Ont.
604 CANADA BLDG., Winnipeg, Man.
669 GRANVILLE ST., Vancouver, B.C.
Telegraphic Address: 709 4th Avenue, New Westminister, B.C.

W. CASPER, Limited
IMPORTER OF PRECIOUS STONES
Pearls and Half Pearls
Appro. Parcels sent on Request
110 Church St. Phone Main 4445 TORONTO

TRADE WATCH REPAIRING
All kinds of high class watch repairing handled. Efficient and capable workmen.
Service and Satisfaction.
BARTLETT & WAKEFORD
45 Richmond St. E. - - - Toronto
Phone Main 3470.

YOU WANT
accurate work and prompt returns. We assure this in repairing chronographs, and all kinds of watches. Give us a trial order and be convinced.
St. James Chambers, 79 Adelaide St. E. HARPER & CO. TORONTO. Tel. M. 6268

EXPERT WATCH REPAIRING
TO THE TRADE
Out of Town Work Promptly Attended to.
Prices Reasonable.
B. BURNS, 854 Bloor St. W., Toronto
Phone Kenwood 3067

HOWARD ANTHONY
Specialist in trade watch repairing. Our facilities enable us to handle your repairs quickly and with assured accuracy. A trial order will demonstrate.
202 Hamilton Trust Building
57 Queen St. West - Toronto

Phone Uptown 6640. 511 St. Catherine St. West.
C. H. A. GRANT
Manufacturers' Agent
615 DRUMMOND BLDG., MONTREAL.
Specialties: Bracelet Watches, Military and others. Tavannes Watches, Diamonds.

Toronto Watch Case Repair Co.
40½ Colborne Street, Toronto
J. C. Fisher. Phone: Main 2629 T. B. Hughes
English and Swiss Cases changed to take American Movements

Wm. Campbell Engraver
Letter and Ornamental work to the trade
Quotations on application
Room 323 Lister Bldg., (King William & James Sts.) Hamilton, Ont.

TRADE WATCH REPAIRING
We have increased our capacity and are now in a position to look after a few new customers.
Parcels returned same week.
IDEAL WATCH REPAIR CO.
737 Bloor St. West, Toronto

Whether you are in Missouri or not and want to carry out the purpose for which you are in business to-day, the world insists on being shown.

The Watch Demonstrator highly magnifies troubles in watches, and is made to show them, this eliminates arguments in explaining the work and logically impels a prospect to pay for the necessary repairs. It is also used for selling better watches, and is built with a safety pivot straightener which takes but one minute to perform a $3.00 job. The cleverest equipment to make money to satisfy customers, and to get rid of troubles in the watch repair trade.

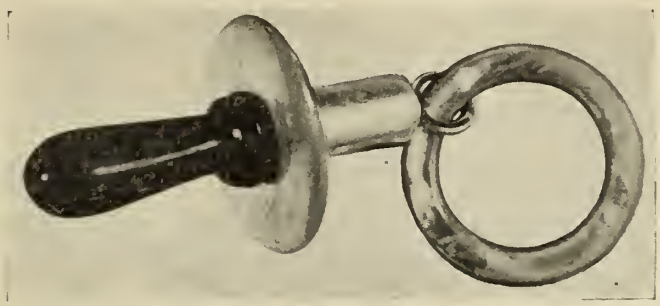
Watchmakers Document, Inc. North Platte, Neb.

YOUR NAME
on this page will be read by 96 per cent. of all the Jewelers in Canada. Cost to you less than one-fifth of a cent per prospect.
THE TRADER

BABE'S
BEST FRIEND
PACIFIER

AIR-PROOF
NON-CORROSIVE
PNEUMATIC
INSURES
EASY TEETHING

MADE IN GOLD, SILVER AND PEARL TRIMMINGS



Z. AUERBACH & CO.
Distributors for Canada
120 St. James Street - - - - - MONTREAL

The interior construction of
BABE'S
Best Friend
PACIFIER
is aluminum, non-corrosive. The nipple is easily replaced by unscrewing plug—is not gelatine filled but pneumatic and air-proof. Always offering a hard bite for the gums and helping the teeth through.

A Hygienic Comfort for Baby

M. Lewis Mittenthal
Loose Diamonds

Returning from Europe this month with a new stock of Diamonds.

Address all enquiries to reach Montreal not later than September 1st.

286 St. James Street - MONTREAL

WATCHMAKERS AND REPAIRERS
EFFICIENT AND CAPABLE WORKMEN.
QUICK SERVICE AND SATISFACTION.
George D. Neima & Company
Clayden Bldg. - TRENTON, N.S.

WE IMPORT
WATCHMAKERS' TOOLS AND MATERIALS
JEWELLERS FINDINGS
IMITATION AND REAL STONES
Headquarters for Waltham Material for Maritime Provinces
ARTHUR W. THOMAS
188 ARGYLE STREET, HALIFAX, N.S.

Send Your Sweeps to

BAKER

NEWARK, N. J., U. S. A.

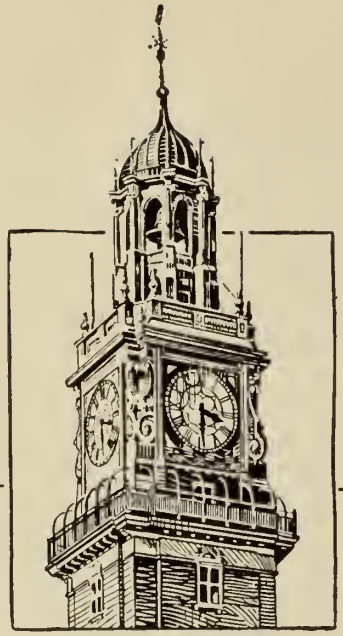
Shipping tags sent on request.

Whether your shipments are large or small; whether they contain gold, silver or platinum, or all three combined, you will find that Baker Refining Service will net you "Full value for value received."

Quick, accurate returns are made on *actual assay*. There is no guesswork in any part of the Baker organization.

BAKER & CO., INC.
Refiners and Workers of Platinum Gold and Silver

30 Church St. New York | 54 Austin St NEWARK N J | 55 Wabash Ave Chicago



Public Clocks Church Bells

Highly specialized skill is needed to make and fix satisfactorily big public clocks and bells. We have been Clockmakers since 1844 and Bellfounders since 1877, and our work stands all over the world.

All our clocks, from small house to largest Town Hall sizes, are made throughout in our Croydon workshops, and are, therefore, guaranteed in every respect.

We cast and fix bells anywhere, in any weight, specializing in complete peals scientifically tuned and remarkably pure in tone.

Enquiries invited.

Suggestions and estimates supplied.

Gillett & Johnston
Founders of many famous bells
Croydon
England

Telephone Adelaide 3393

The Imperial Refining and Smelting Co. of Canada

General Assayers and Refiners of

Platinum, Gold, Silver, Sweeps, and all kinds of Precious Metal Wastes, etc.

Exclusively a Canadian organization, having the necessary experience to give you the most efficient service in the refining of your wastes.

We refer you to the trade.

32-38 Beverley Street

Toronto - Ontario

SPEED

Don't lose the money that can be made in repairs. If you cannot handle the work, send it to us. We have the men and material to do all your repairs and give you service.

DON'T FORGET: Every material order is filled by a watchmaker

KLEIN & BURROWS
40 Colborne Street - TORONTO

GET AFTER THE CLASS PIN TRADE

The demand for these pins is tremendous. Students of your town are bound to be interested.

Our large assortment (Class, Club, College, School, or Fraternity) offers a great variety of designs from which suitable selections can be made.
Write for booklet and prices.

The Toronto Trophy Craft Company
1711-12 Royal Bank Building, Toronto

J. G. COFFEY

Wholesale Manufacturing Jeweler

Specializing in fine 10 and 14 Karat GOLD RINGS

119 ST. ALEXANDER STREET
MONTREAL
Phone Up. 6980

R. JACOBS & BRO.

DIAMONDS EXCLUSIVELY

Send us your appro. orders. We assure you of prompt service and values second to none.

15 Yonge Street Arcade - TORONTO

Business Opportunities

Business Chances

FOR SALE—A good paying business in one of best Northern Ontario towns. Repairs over $2,500, and real opportunity for aggressive man to make $6,000 to $10,000 yearly. Stock and fixtures about $10,000 which can be reduced. $2,000 cash will swing this. W. N. & P. H. Stock, 704 Excelsior Life, Toronto.

GOOD WATCHMAKING AND JEWELRY Business for sale, in a good Western town; advanced age reason for selling. Box 651, Trader.

JEWELRY BUSINESS FOR SALE—In a good Ontario town; small stock, take about two thousand five hundred to handle. Best repair trade in town, can convince anyone that it is a first class buy. I am down and out on account of sickness, and must sell at once. Nothing but cash considered. Box 653, Trader.

FOR SALE—Jewelry business in country town. One of the best and richest farming districts in Canada. Situated about 60 miles north of Toronto. Good fixtures and nice clean little store, with woodshed in rear. Fuel in for winter. Will run about $4,500, will reduce. This must be sold quickly as owner has other business interests. Full information on request. No opposition. Box 654, Trader.

SMALL BUSINESS FOR SALE—In place of about 500 population with good farming community repairs averaging about $50.00 a week situated in Eastern Ontario, main line of C.P.R. For further information apply Box 655, Trader.

FOR SALE—In a small town of Western Ontario, watch, clock and jewelry repair business; also stock of watches, clocks and jewelry worth from $1,200.00 to $1,500.00. Apply Box 636 Trader.

JEWELRY AND OPTICAL BUSINESS for sale in Renfrew, Ont. Established by the late W. H. Kearney in 1874; stock and fixtures about $8,000.00; good repair trade. Mrs. Nellie F. Kearney, Box 294, Renfrew.

JEWELRY BUSINESS FOR SALE—Established 55 years in one of the best manufacturing towns of 4,000 in Eastern Ontario;stock and fixtures, $6,000 cash; $5,000 secures it; owner retiring. Address Box 637, Trader.

JEWELRY AND OPTICAL business for sale. Cause of selling, death and illness of the two heads. Good saleable stock and fine fixtures, worth $10,000, in good repair. Trade established in 1865. Bargain to quick buyer. Write Miss W. B. Chinneck, Napanee, Ont.

Businesses Wanted

WANTED—To purchase jewelry business in good Ontario town or small city. Give full particulars in first letter. Possession arranged. All replies treated confidentially. Box 649, Trader.

WANTED—A business in good city; Ontario or Maritime Provinces. Must be in good location. Can arrange for large cash payment on stock of $20,000 to $50,000. W. N. & P. H. Stock. 704 Excelsior Life, Toronto.

Situations Vacant

WANTED—Experienced jewelry salesman for retail store, apply Box 647, Trader.

EXPERIENCED JEWELRY SALESMAN wanted for a store in Sudbury, Ontario. One with fair knowledge of watch work preferred. Permanent position; give references, and salary expected in first letter. Apply Box 648, Trader.

FIRST CLASS WATCHMAKER required immediately to take charge of repair department. State full particulars and salary. Rolex Watch Co., 8 Wellington St. East, Toronto.

WANTED—Watchmaker, state what salary wanted, and past experience. Apply Mitchell & Duncan, Limited, jewelers, Victoria, B.C.

IMPROVER—For watch work wanted immediately, for town in Western Canada. good position and steady job, apply stating experience and wages. H. C. Arnold, Davidson, Sask.

AGENTS WANTED—Big profits—Quick returns — selling gramophones direct from manufacturer. Attractive models, prices, and excellent tonal quality. Write for special agents proposition. Voice-O-Phone Co., Factory Office No. 3, 1 Adelaide St. East, Toronto.

WANTED — A competent watchmaker with own tools, to do all class of high grade work. Apply at once, G. H. Robinson, 18 West Main St., Welland, Ont.

WANTED—High grade watchmaker. Only expert man wanted. Ideal climate and working conditions. Give references. H. R. Chauncey, Ltd., Calgary, Alberta.

WANTED—Young man not over 24, with fair experience in watch work, front store work, and window dressing. Good position open. Send photo. State salary. H. R. Chauncey, Ltd., Calgary, Alberta.

WANTED AT ONCE—First-class watchmaker, permanent position and best wages to the right man. State references and full particulars in first letter. Z. M. Leger, Moncton, N.B.

WANTED—First-class watch repairer, state wages and experience In first letter, also references. E. P. Battley, Sarnia, Ont.

Positions Wanted

POSITION WANTED—Watchmaker, 25 years at bench, desires position in Alberta or British Columbia; coast preferred. Thoroughly competent in all branches of the trade. Staffs, cylinders, pinions and every class of turning and fitting. Jeweling, renewing and refinishing, springing, timing and adjusting; general run of wheel cutting and fitting. Could take charge of worshop. State salary in first letter. Box 652, Trader.

POSITION wanted by A1 watchmaker before October 1st. Fourteen years' experience. Box 644, Trader.

PRACTICAL MAN, twelve years business experience desires position as traveler, or will accept position as salesman and assist with watch repairing. Apply Box 641, Trader.

Articles for Sale

BRAND NEW DERBYSHIRE LATHE with two chucks $100. Guaranteed true. Apply to A. E. W. Babbington, 43 Lee Ave., Toronto.

FOR SALE—Complete outfit of jewelry store—watches, clocks, jewelry, safe, show cases, regulator cabinet, bench, tables, cash register, etc. Terms arranged. Box 646, Trader.

WATCH GLASS CABINET, 4 drawers, over 110 dozen Micon, Pat Geneva, Geneva and Lentille Crystals. Most useful sizes and heights, $35.00.

2 x 6 ft. Show Cases by Jones, Toronto, 1 having P. G. top and front, D. C. ends; 1 having P. G. top, D. C. front and ends, each 2 plate glass shelves, adjustable. In good condition, oak, price, $90.00 packed K.D. on rail.

1 Jeweler's 70 lb. ball-bearing foot wheel, $7.00.

1 Canadian Standard Trlal Set, oak case with patent adjustable 2-cell trial frame, $50.00.

1 Polishing Lath, iron frame, O. C. Head, and several buffs. Like new, $8.00 crated. I. Nixon, Jeweler, Didsbury, Alta.

FOR SALE—One good second-hand G. Boley Lathe, 11-inch bed, 8 wire chucks, 1 screw chuck, 1 taper chuck, 3 tapers, 3 screw brasses, 2 cement brasses. Angus MacKenzie, Jeweler, Alberton, P.E.I.

FOR SALE—Three wall show cases, suitable for jeweler's store. Apply 47 King William St., Hamilton, Ont.

Wanted to Buy

ENGRAVING MACHINE WANTED—Suitable for jewelry and optical business. Address Box 650, Trader.

Phone SACKVILLE 2179

Factory, Show Rooms and Offices HALIFAX, N.S.

39 Duke Street, Opp. City Hall. Canada

P.O. BOX 9

H. R. BERGMANN & CO., LIMITED

WHOLESALE AND MANUFACTURING JEWELERS

Wedding Rings
Diamond Rings
Bracelet Watches
Waltham Watches
Tavannes Watches
Jewelry of all description—
Gold, Gold-Filled and Silver
Chime, Striking and Alarm Clocks
Silver Plated Flat Ware and Cut Glass
Watch Cases, American Watch Case Co.

Importers of

WATCHMAKERS' AND JEWELERS' SUPPLIES

Engravers, Gold and Silver Platers to the Trade.

EVERYTHING FOR THE JEWELER

Jewelry Boxes
Clock Material
Watch Material
Window Fixtures
Tools and Machinery
Precious and Semi-Precious Stones
Electric Power and Polishing Motors
and General Supplies of all kinds for
Watchmakers, Jewelers and Kindred Trades

"Goods of Quality"

SELL THE BEST

The latest addition to our factory is a special department devoted to the output of silver-plated

Shaving Sets

of all kinds. This line features Quality coupled with low prices.

Announcement

We also manufacture a full line of medium grade plateware, at very low prices, that will be found very attractive by jobbers and dealers.

"Place Your Sample Orders Now"

J. D. CAMIRAND & COMPANY

Manufacturers

149 ST. PAUL STREET WEST

MONTREAL

GOLDSMITH BROS.

Smelting and Refining Co. Limited

SWEEP SMELTERS

Refiners of Gold, Silver and Platinum

Accurate returns made on Scrap same day shipment is received

CANADIAN PLANT

24 ADELAIDE W. - TORONTO

WE SPECIALIZE IN

Platinum and Gold Jewellery

We are capable of executing your orders with the precision that exemplifies the master craftsman.

We model and make to any design you care to specify.

Roughton & Skelton, Limited

32 McGill College Avenue

MONTREAL

Wickett & Smith Co.

Gold Refiners
Sweeps Smelters

OLD GOLD, SILVER and PLATINUM Bought

71 Lombard Street, Toronto

Kennedy & Williams

SUCCESSORS TO

W. R. Campbell Co.

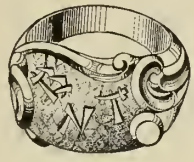
TRADE C MARK Registered

Wholesale and Manufacturing Jewelers

P.O. Box 223 WINNIPEG

Japanese Alphabet

THE RIGHT STYLE FOR UP-TO-DATE RING MOUNTINGS



Made in 1-8, 3-16, 1-4 inch Sizes

HERPERS BROS., NEWARK, N. J.

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The illustration shows the JAMESTOWN design — a pattern of exclusive beauty and instant appeal.

THE trade has quickly awakened to the fact that "Holmes & Edwards" has leaped to the forefront as a sensational success. Our striking "June Bride" publicity prompted widespread interest. Now — the supreme effort is ready—an intensive campaign to Christmas gift purchasers. The exclusiveness and beauty of "Holmes & Edwards" designs —the exceptional quality of the plate and the way in which it is *"Protected Against Wear"*—the whole story will be told to millions of Canadians.

With Christmas but a few weeks ahead and demand rapidly approaching production, you should place your order at once.

Let us send you a sample assortment in our two designs—in both "Silver Inlaid" and "Super Plate."

Let us tell you of the profits this line offers. Talk with our traveller about the line when he calls.

Manufactured Exclusively in Canada by

The Standard Silver Co. of Toronto
Limited

HOLMES & EDWARDS

"Protected Where the Wear Comes"

Your Gain and Ours

Our jewelry factory constantly demands gold, and more gold—naturally, we have to buy it.

Refining facilities are needed for our factory wastes, so to buy your old gold and ourselves refine it adds but little to our expenses.

Such a combination is advantageous to both of us. Under a minimum of purchasing expense, and having no expense in disposing of the refined gold, using it all and much more in our own factory, we can afford to pay the Highest Values.

Then we do so much Old Gold Buying that our valuators are expert and can quickly and correctly determine the quality.

Accordingly, prompt returns are made on all parcels sent in, and, further, for your protection against any possible error or regret, your parcel is held ample time for you to ask its return, charges paid.

GEO. H. LEES & CO., Limited

The Old Established Refiners

HAMILTON - ONTARIO

Waltham Watches Thin Model

This pocket watch is thin, neat and reliable. Its guarantee of time-keeping ability has behind it the greatest watch factory in the world.

Made in 7 Jewels nickel and 15 Jewels nickel movements, with enamel or gilt metal dial. The cases can be had in several qualities, in Plain Polished, Engine Turned or fancy engraved patterns.

Dial View. Profile. Fancy Engraved.

No. 1410—Silver Open Face, S.B.& B., 7 Jewels Nickel	$24.80
No. 1416—Silver Open Face, S.B.& B., 15 Jewels Nickel	34.80
No. 1420—Empress Open Face, S.B.& B., 7 Jewels Nickel	21.65
No. 1426—Empress Open Face, S.B.& B., 15 Jewels Nickel	31.65
No. 1430—Fortune Open Face, S.B.& B., 7 Jewels Nickel	25.00
No. 1436—Fortune Open Face, S.B.& B., 15 Jewels Nickel	35.00
No. 1455—Peerless Open Face, Snap Bezel, Jtd. Back, 7 Jewels Nickel	26.00
No. 1461—Peerless Open Face, Snap Bezel, Jtd. Back, 15 Jewels Nickel	36.00
No. 1415—14 Karat Open Face, with inside cap, 15 Jewels Nickel.	90.00

Above prices are for Plain or Engine Turned Cases.

For engraved patterns Empress, add 55 cents; Fortune or Peerless, add $1.25, and Silver, add $1.25.

SPECIAL NOTE:—The prices quoted on this page are established to the consumer.

For efficient Waltham Service order from

"THE HOUSE FOR WALTHAM WATCHES SINCE 1865"

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
TORONTO

THE TRADER

OFFICIAL PUBLICATION OF

THE CANADIAN JEWELER

VOL. XLI. TORONTO, NOV., 1920 No. 11

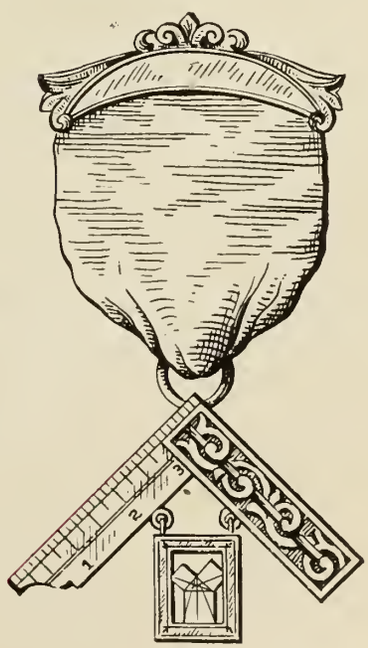
REGISTERED L TRADE MARK

Your Jewel Order

For pleased and satisfied customers, the aim of every thoughtful Jeweler, order your Jewels from Lees.

And order early.—Lees can make Jewels as quickly as the next fellow, sometimes we boast, maybe, a little quicker, and we make them right in design, workmanship and price, but you can give your customers better service and earn our appreciation by ordering at once, before the Christmas special order rush is with us.

MASONIC PAST MASTER

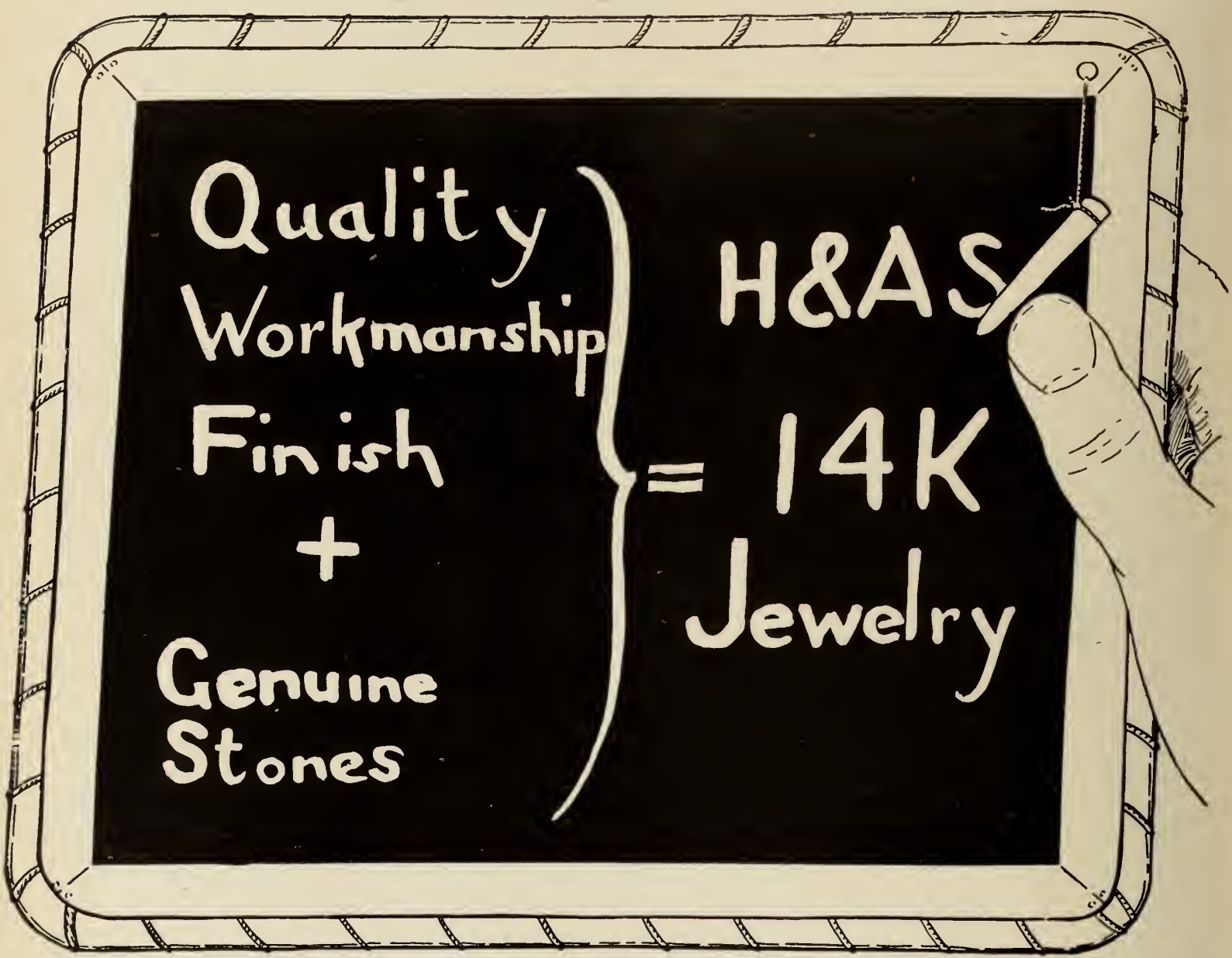


No. 589

Buy your Jewels from Lees and buy 'em early

Geo. H. Lees & Co. Ltd.

HAMILTON ONTARIO.


Quality
Workmanship
Finish
+
Genuine
Stones
= H&AS
14K
Jewelry

WHO MAKES IT?

THE big business successes of to-day have achieved their remarkable positions by carefully, consistently building up GOOD WILL through courteous, conscientious service and dependable merchandise.

Without it no business can permanently succeed; with it there is no end to your opportunities. It is a firm foundation that withstands everything that causes the unstable business to fall.

—yet ours cost no more than the ordinary kind

Saunders, Lorie & Co. Limited
Toronto

NOTE:

A visit to our showrooms, 61 Albert St., when in Toronto, will give you an opportunity of selecting from many exclusive designs.

Cut-Glass That Captivates the Eye of Gift Purchasers

THE fascinating new designs — the rich and novel effects secured by fine intaglio cutting — give an interest and charm to a display of Clover Leaf Cut Glass that mean profitable sales all the year round.

Especially is this true at Christmas-time —when gifts of the better sort, gifts of exclusive beauty and lasting value, are the choice of thoughtful buyers.

The many beautiful motifs of fruit, flowers and butterflies, faultlessly hand-carved on flawless Belgian blanks, make a Clover Leaf Cut Glass window display an exceptional business producer.

Win the interest of Christmas gift purchasers by displaying a selection of the best Clover Leaf sellers in your showcases and in your windows. Catch the early buyers by getting it in at once.

We'll gladly send you a sample assortment of the most popular pieces of this finer cut glass. A postcard will bring you full particulars and illustrations of the many new designs evolved in our workshops.

Gundy-Clapperton Co. LIMITED

Albert Street - TORONTO

Quality First

·M·
TRADE MARK

Why the Rush?

—just before Christmas, when you realize it's going to be a big season?

—When you realize that your gift-buying customers want quality and dignity combined, with just the right kind of originality, as in every other season.

—When you realize that the Milligan line will *just suit?*

Better order now and make the best selections.

W. A. MILLIGAN & CO.
LIMITED

137 Jarvis St. Toronto

J. BOAS

710 Lumsden Building, Toronto
Dealers in Diamonds Exclusively

We have a wide assortment
in all sizes and qualities.

COULTER'S PAGE

Series 1—No. 8

Being a page devoted to a monthly buying, selling or display suggestion to the trade in general.

Remember Last Xmas!

Don't Be a Last Minute-r

We have the Stock—Mail order to-day

Cabinets and Tables in Oak, Mahogany and Walnut
Lined all shades of Satin and Velvet
Blocked to hold from 26 to 300 pieces

Velvet Jewelry Cases

in stock for immediate delivery, also Leatherette Boxes and fancy paper covered dome top boxes, etc.

SPECIAL MENTION

26 pc and 39 pc Cases Leatherette covering satin lined, from $3.00 up. Jewelers' Cotton, white and colored, $1.20 lb.

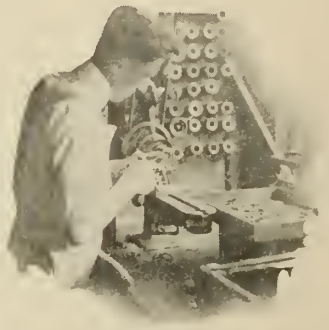
Trays in oak and mahogany, velvet lined, for rings, lockets, brooches, etc. Leather and Leatherette Covered Cases, satin lined, to hold from 6 teas up, also 2 pc and 3 pc Carvers, in fact any assortment of pieces.

	Per dozen
Ring	$ 6.50
Earring	8.25
Link	8.25
Bar Pin	8.25
Brooch, small	9.00
Brooch, medium	10.50
Brooch, large	12.00
Tie Pin	8.25
Ladies' Watch	10.80
Gent's Watch	12.00
Locket	9.00
Bracelet	11.80
Bracelet, deep	13.20
Lavalliere	12.00
Universal, 2½ inches diameter	9.00
Watch Bracelet	14.20
Celluloid Ring	14.40
Pendant	9.00
Necklet, 4½ x 3	19.80
Lavalliere, 3⅜ x 2 ⅝	9.60
6 Pendants	24.00
Ring, large	9.00

J. Coulter Co. of Toronto, Limited

80-82-84 Chestnut Street, Toronto Next Armouries

Where a Hair's Breadth Means Everything



"Turning" a Case Blank.

UPON the minute accuracy with which a watch case is shaped and jointed depends the protection it gives the movement.

Exact adjustment to the dimensions of the movement, air-tight fitting of snap joints and hinges—these permit the mechanism to function freely and protect it from dust and atmosphere.

So the roughly-formed "blank" goes to the spinners, who clamp it into the spinning-box and, by a system of delicately directed pressures, mould it into the desired shape.

Then, on a specially designed lathe are cut the hair-like ridges which permit back, bezel and cap to be fitted together accurately and firmly.

Meanwhile, another machine is drawing and shaping the pendants out of gold or silver rods—a nice process, for much of the beauty of a case lies in the pendant. Graceful pendants have always been an admired feature of Cashier and Fortune Quality Winged Wheel Cases.

Cutting and Shaping the Pendant.

This is No. 4 of a Series on the Making of Winged Wheel Watch Cases.

WINGED WHEEL

The Trade Mark of Quality

The American Watch Case Company

of Toronto, Limited

511 King Street West, Toronto

A. Wittnauer Co.

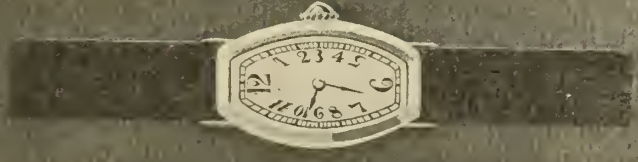
NEW YORK PARIS "EST. 1866" MONTREAL GENEVA

Longines

The most modern type of wrist watches is the latest production of the CELEBRATED LONGINES, STANDARD of the WORLD.

These DEPENDABLE TIME KEEPERS are produced in approved styles and in a variety to suit the requirements of various ideas of perfect taste.

Actual Size



The Sign of Perfection

A. WITTNAUER CO. WATCHES

One of the Famous ELGIN Streamline Models

Great Watch Value!

Price to the Consumer ..... $44.40 including Tax
Price to Retailer ..... Trader list $49.50

12 Size
17 jewels, adjusted.
Streamline Bow & Pendant.
Flush joint. Inside Cap.
Thin model, Gold filled.
Complete in display box.

This ideal presentation watch may be recommended as an Exact Timekeeper of Elegant Appearance—Economical in Upkeep.

Other Streamlines in gold filled and gold to retail at - $61, $88, $122, $150.

ALL Backed by the Elgin Guarantee.

Order Elgin Railroad watches now.

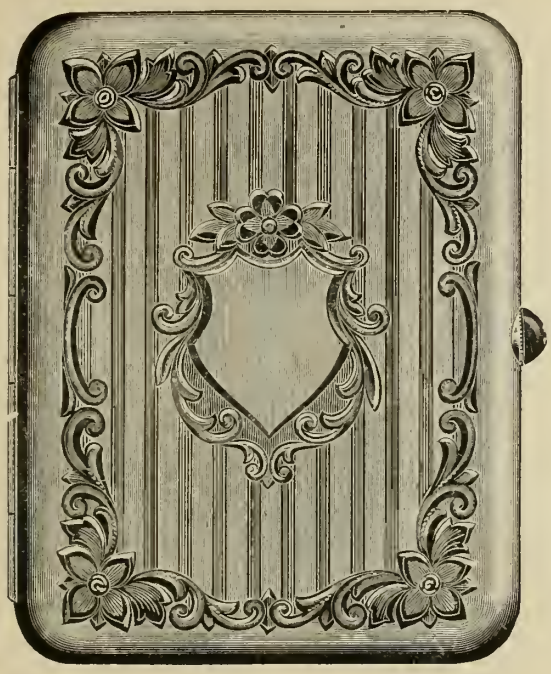
16 size B. W. Raymond 19 jewels: Price to the consumer, $55.50. Including Tax.
Trader List $60.00.

The

Canadian Elgin Watch Company

LIMITED

67 Yonge Street :: Toronto



60,000,000 More Smokes!

These are the cigarettes we Canadians are smoking *more* than last year.

That's one of the reasons why Cigarette Cases are going to be big Gift-Sellers this Christmas.

English Sterling Cigarette Cases

in Plain, Engine-Turned and Engraved. Hold ten or **twenty** cigarettes. Just received a large shipment of these in a good variety of styles. Send in your requirements early and get the advantage of a wide selection.

There's your pen!—drop us a card or wire right now for appro. selection to choose from.

The Address is

DEFOE-WILSON, LIMITED

110 Adelaide St. West - TORONTO

ROLEX

No. 1941
14 K.

No. 1934
18 K.

We are receiving for fall delivery a variety of

ROLEX FLAT GOLD DRESS WATCHES

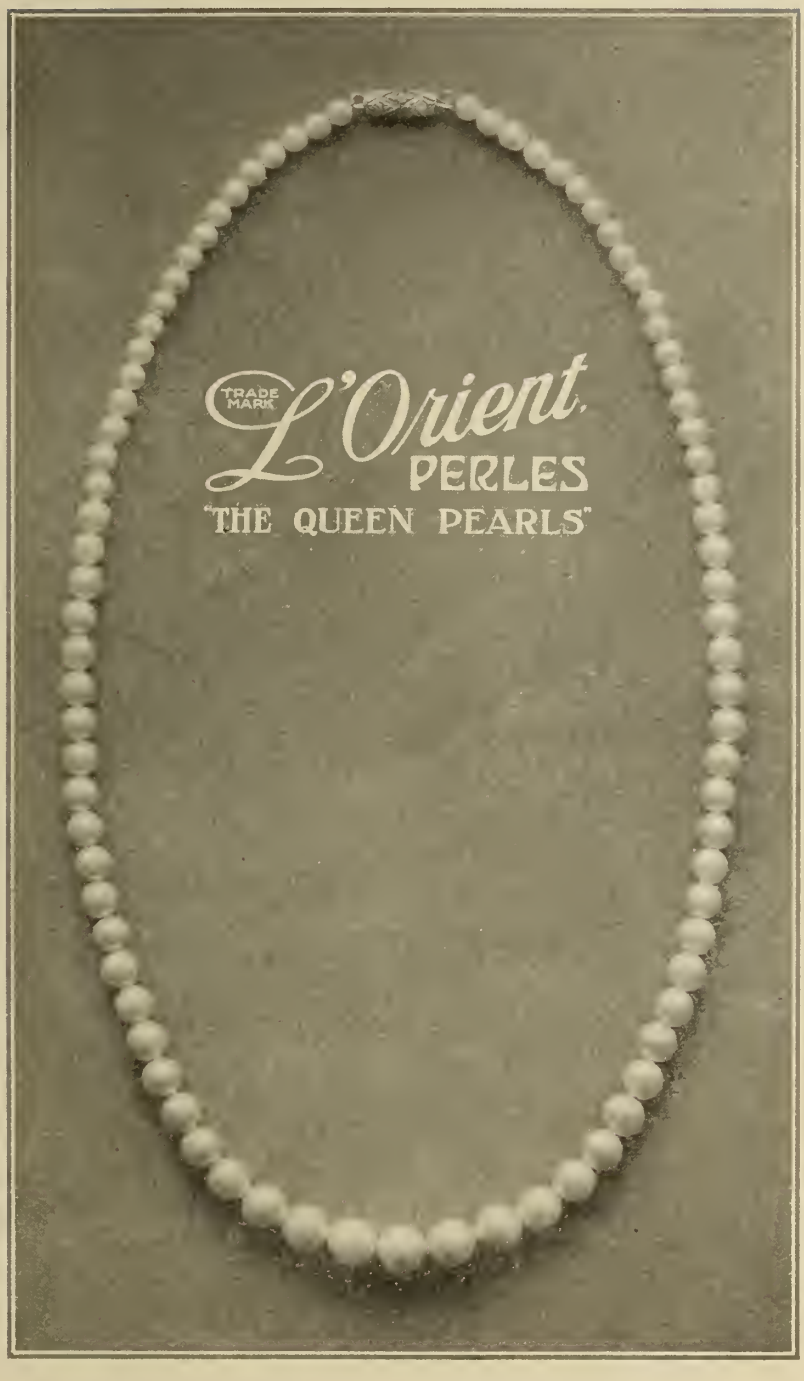
In Beautifully Designed Geneva Made Cases Prices and Samples Sent on Request.

ROLEX WATCH CO.
8-10 WELLINGTON ST. EAST
TORONTO

L'ORIENT

SOLID INDESTRUCTIBLE PEARLS
INSOLUBLE

16, 18, 24 and 30 Inch Lengths in Various Grades.



"L'Orient" Pearl Necklets will bear the most critical inspection.
You can sell them profitably and be convinced of their Durability, Quality and Beauty.
Not affected by Boiling Water, Heat or Cold.
These Beads are not made of glass.
Hot water expands Glass Beads, causing same to crack or peel.

THE MOST PERFECT COPY OF THE GENUINE

The Levy Bros. Co., Limited

HAMILTON, ONTARIO

QUALITY MADE IN CANADA JEWELRY

Genuine Whitby Jet

Owing to our connections in England, we have secured large stocks of genuine Whitby Jet at very attractive prices in

Jet Necklets **Long Guards**

with plain and cut beads

Bar Pins **Earrings**

You will require to replenish your stock of 14K Pendants, Lavalliers, Tie Pins, Brooches and Necklets before the Christmas trade starts. Anthony Brothers have a complete range of most beautiful designs.

CUFF LINKS

MADE BY

The Elliott-Bishop Co.

In sterling silver and sterling enameled, 10K and 14K gold and gold enameled.

Large stocks in all patterns for immediate delivery

LINGERIE CLASPS

This range now includes eight different designs in sterling silver and gold filled. Your enquiries will receive prompt attention, as we can make shipment same day the order is received.

IVAN T. ANTHONY FRED. B. ANTHONY

ANTHONY BROTHERS

Makers of High Class Jewelry

24 Adelaide St. West :: Toronto, Ont.

REGISTERED TRADE MARK

Promoting Co-operation No. 5

The Shower Bath illustrated above is one of the numerous Bathrooms instituted by The Tavannes Watch Company for the benefit of their employees. It is handsomely finished, the floors and walls being of tile. Each room is fitted with mirrors and tables and is kept well heated. Hot and cold water is running at all times. The charge for these baths is merely 40 centimes, or less than eight cents under the present rate of exchange.

Different hours are arranged that the male and female employees are allowed the use of these bathrooms, thereby avoiding any confusion that may arise were this not regulated.

This is another of the conveniences that The Tavannes Watch Company are offering their employees in the belief that A Contented Workman Will Do More Toward Perfecting a Product Than Any Other Asset.

In next month's issue we will illustrate another one of these Bathrooms.

Schwob Bros.
General Agents for
THE TAVANNES WATCH CO.
McGill Building, MONTREAL

THE LARGEST WATCH HOUSE IN CANADA

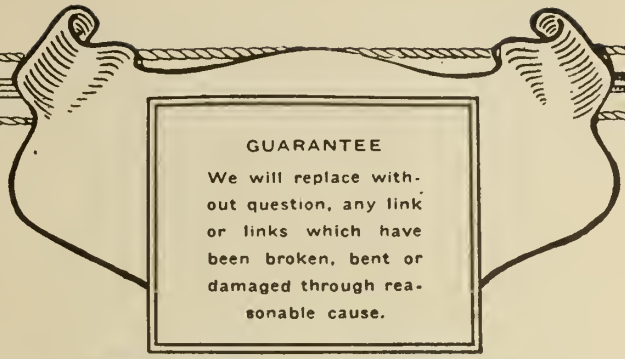
BALL WATCHES
HAMILTON WATCHES
ILLINOIS WATCHES
HOWARD WATCHES
WALTHAM WATCHES
SWISS WATCHES
GOLD WATCH CASES
GOLD FILLED WATCH CASES
GOLD WATCH CHAINS
GOLD FILLED WATCH CHAINS

ALL GRADES AND STYLES

ALL ORDERS FILLED PROMPTLY.
COMPLETE STOCK ALL MAKES.

The Canadian Ball Watch Company

Winnipeg - Man.


GUARANTEE
We will replace without question, any link or links which have been broken, bent or damaged through reasonable cause.

An Insurance Policy

Inexpensive PROTECTION—
as well as gratifying dividends
in Good-will and repeat sales.

Specify always the Goldstein Interlocking Snap Bracelet

The Reasons Are Well Known

Sold by American Watch Case Co., Waltham Watch Co. and All Leading Jobbers.

The Goldstein Jewelry Mfg Co. Limited

Makers of High-Class Platinum and Gold Jewelry.

180 John Street, Toronto, Ontario

Wm. Bramley

Original Maker of the Bramley Ring

The Art of Knowing How

BRAMLEY RINGS are the Scientific **Result** of 35 years of **Experience,** which is the **Reason** for their

DISTINCTIVENESS, ORIGINALITY and CHARACTER

Each and every BRAMLEY RING is designed by a master hand and executed by expert craftsmanship.

There are cheaper Rings than the "BRAMLEY" but none less expensive

OUR REPRESENTATIVES ARE

ROWLAND & CAMPBELL
Winnipeg, Man.
Selling Agents from
Port Arthur to Victoria.

ALFRED EAVES REGD.
(*W. E. Hayes' Successor*)
Montreal, Quebec
Selling Agents for the
Province of Quebec.

Wm. Bramley & Co.

4 DOLLARD LANE (Cor. Notre Dame Street West)

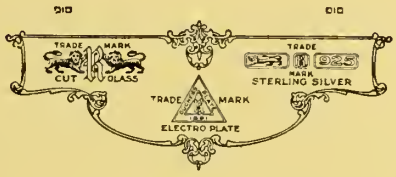
Montreal - **Quebec**

Roden Bros., Limited

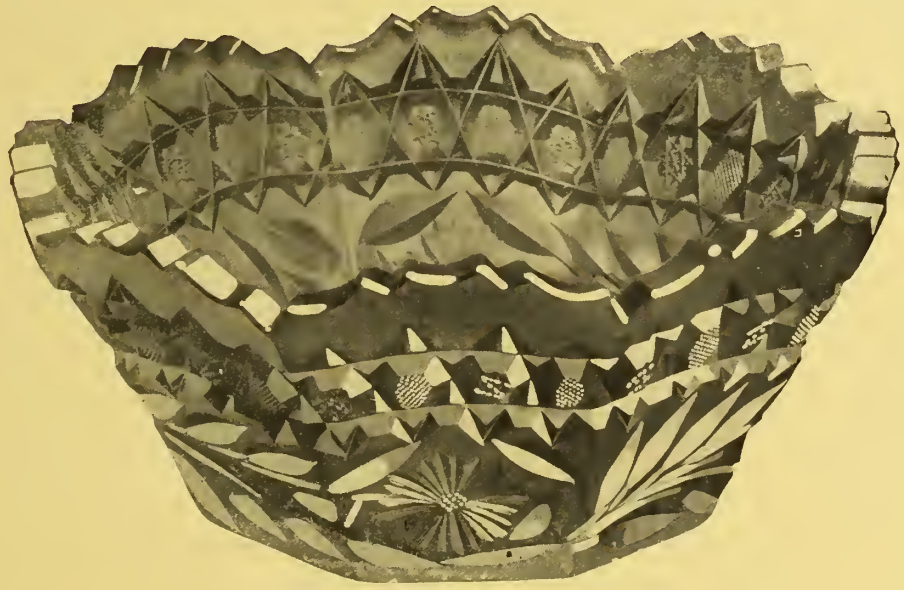
ESTABLISHED 1891

TORONTO
CANADA

MANUFACTURERS
OF
STERLING SILVER
WARE
DUCHESS E.P.N.S.
WARE
RICH CUT GLASS



Cut Glassware for Christmas



Berry Bowl—No. 429-12-8. $18.00 list.

Cut Glassware can now be classed as a necessity, as a home is not complete without it. The refinement it adds to a perfectly set table, in addition to its natural utility in serving the meal, and when used as an ornament, commends itself at once as a "gift that lasts."

Remember, Roden's Glassware is all on potash and lead blanks, and each article is cut to bring out the best in the blank.

Messrs. *Canadian Selling Agents:*

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*

TORONTO

The Garden of the Luxembourg, Paris

Pearls as beautiful as graced the Queens of old

NO queen of olden days ever had a necklace more beautiful than a *La Tausca* Pearl.

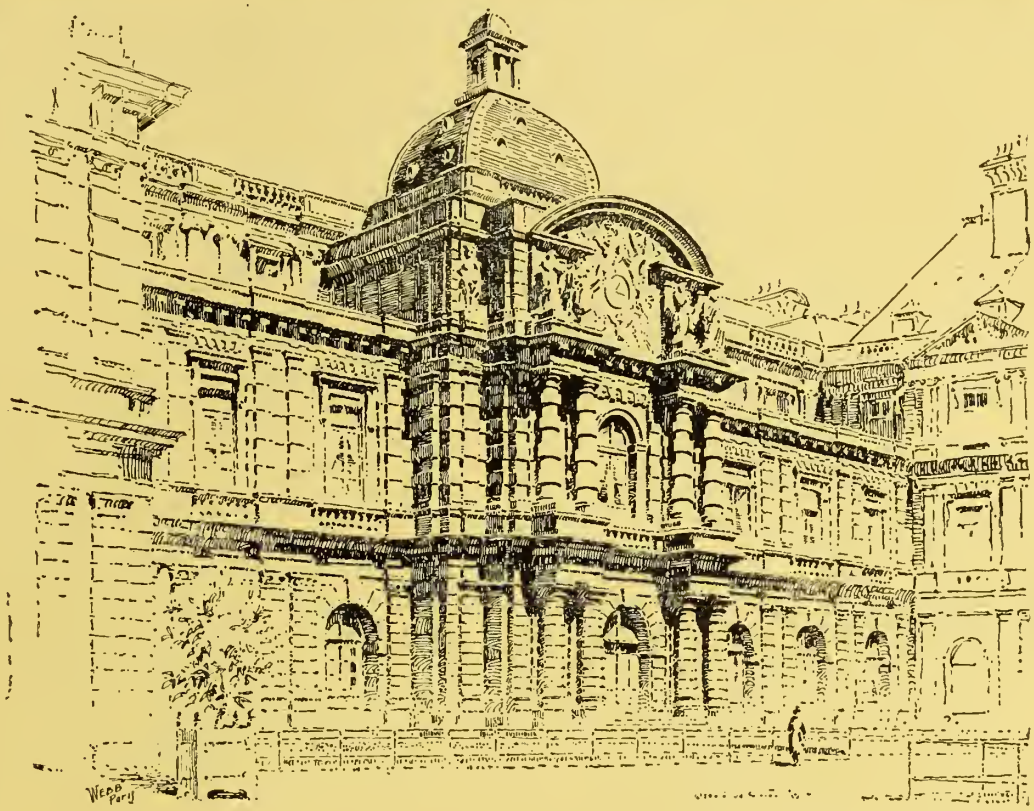
The wonderful matching, the exquisite beauty and lustre, of these wondrous French made gems, were rarities in the middle ages. But today nearly every American woman seeks a *La Tausca* necklace.

The American jeweler will find the present season building up toward Christmas undoubtedly his biggest single season with *La Tausca* Pearls.

These precious necklaces are by no means plentiful. Importations from France are slow as quality prevents quantity production.

"One of the Gifts That Last" truly describes *La Tausca* Pearls. These necklaces can be unhesitatingly recommended by you for gifts to women—they are always demanded.

LA TAUSCA PEARLS



Palais du Luxembourg, Paris

La Tausca Pearls, made in Paris— A dream come true

FOR centuries man has worked to reproduce the fairy lignts and lustrous hues of the pearl. In 1648 the process by which *La Tausca* Pearls are made, was learned. For years the secret has been kept in a few families of master pearlmakers. The secret of *La Tausca* Pearls has never left France. That is why *La Tausca* Pearls have never been excelled—and by only one, equalled—Nature herself.

The process of making a necklace of *La Tausca* Pearls, triply inspected before it reaches your customers, makes perfection.

A substantial profit depends on having *La Tausca* Pearls in your store. Placing your Christmas order with your wholesaler early means—*larger profits.*

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*

Canadian Distributors for
KARPELES, Maker of the World's Fine Pearls
Paris Providence New York

LA TAUSCA PEARLS

Point Out The Point

That handy little pipe-emptying prong will help build up your sales of gifts this season. For it combines two useful articles in one, and makes a most useful as well as attractive gift.

Suggest it

No. 206.

Wilmort

TRADE MARK REG. U.S. PAT. OFFICE

Ash Tray

Special Exmas Buying Prices

No. 201—With Match Box Holder and Self-emptying Prong	$4.00
No. 202—With Match Box Holder, Two Cigar Rests and Self-emptying Prong	4.40
No. 203—With Match Box Holder, Pipe and Cigar Rest, and Self-emptying Prong	5.20
No. 204—With Fittings as 201 and Base like 205	4.80
No. 205—With Fittings as 202 and Base like 206	5.20
No. 206—As illustrated	7.50

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
Toronto, Ontario

GILBERT
RADIUM CLOCKS

Time in sight day or night

The Gilbert Winlite

A sturdy Gilbert Alarm Clock, with bright, cheery face—

Its Appearance *Attracts*

And when you tell how its radium-treated hands and markings stand out in the dark, making time at all times apparent—

Its Utility *Sells!*

Gilbert Clocks are made right. Best of all, they stay right. Over one hundred years' experience in clock-making is built into every one.

Order your stock from

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
Toronto, Ontario

The Julian Sale Leather Goods Company, Limited

39

Thirty-nine—that is the number of the new "Julian Sale" Catalogue which is just "off the press" and is being mailed out to all customers of the house — so that when you are sending in your request for one—and everybody in the trade is welcome to one—just say "*Catalogue No. 39.*" It's an excellent book—a useful buyers' guide—and it will be well worth your while to have one on fyle.

The Catalogue—No. 39—has 44 pages—it has nearly 250 Illustrations, made from direct photographs of the "Julian Sale" goods themselves—There are about 500 lines described and priced—and altogether it is a most comprehensive Catalogue—one of the best we have ever issued.

The New Catalogue and the Christmas Trade

Catalogue No. 39 is a very timely messenger because it carries to you information on lines that you'll be needing to order right away so as to have them in time for the big holiday trade you are hoping to do this season—and everything "illustrated" is so life-like that you can select just about as satisfactorily as though you were buying from "Samples"—Let us have your name *now*.

When you get your copy of No. 39—do not mutilate it when you wish to place an order—*always order by number—safest for you—best for us.*

When you come to the city pay a visit to our new enlarged and fitted sample and salesrooms—everything we make is sampled there

The Julian Sale Leather Goods Company, Limited

Wholesale - Factory - Sample and Salesrooms - Offices

600 King Street West, Toronto

Three Necessities

for Christmas trade

1

DIAMONDS

We are carrying an excellent assortment of both Loose and Mounted Diamonds

2

JEWELLERY

Our stock is comprised of various ranges of Solid Gold and Gold Filled Jewellery

3

WATCHES

All Shapes in 8¾ 9¾ and 10½ ligne

Approbation orders quickly attended to

M. MICHALSON & CO.

Importers of

DIAMONDS, WATCHES AND JEWELLERY

Power Bldg., Craig St. West - MONTREAL

To Keep the Stock Up to the Mark

Especially in

Emblem
Fancy
Diamond
Engraved Wedding
Onyx
Pearl
and Cameo
RINGS

TRADE MARK

J S

Your stock would not be complete unless you have a good supply of the *John Sweet line,* widely known for its attractiveness in design and beautiful finish. It comprises a splendid assortment of solid rings in yellow, white gold or platinum for Ladies and Gents.

The quality is Standard and the result of expert workmanship and the most modern equipment.

On request, we will gladly quote prices and send goods on approbation.

John Sweet & Co., Limited

Hamilton, Canada

Increasing your list of steady customers

THE customers who mean most to you in your business are the "regulars"—folks who think automatically of your store whenever they want something in your line.

Every merchant is glad to add that kind of customers to his list. It's good business for him. It swells his sales—boosts his profits.

Alarm clocks offer a good point of contact for bringing in this kind of trade. Because everybody, every so often, needs a good alarm clock.

Also, everybody knows that Westclox are good alarm clocks. The advertising has made folks acquainted with their quality. And the clocks themselves have made good for years in thousands of homes.

So when you become known in your community as the dealer who has Westclox for sale, you are in a position to command new trade, get acquainted with new customers and make them customers for every other piece of merchandise you carry.

You'll find that it pays.

Western Clock Co., Ltd., makers of Westclox

Peterborough, Ontario

"SWAN" FOUNTAIN PENS

Nickel Clips - 25c. extra
Rolled Gold Clips 50c. extra

"The Pen with the smoothest Gold Nib"

Swan Fountain Pens are made in All Styles

STANDARD SAFETY SELF-FILLING

And in a variety of sizes and points to meet every requirement. The heavy demand for fountain pens, together with the shortage of stock, has undoubtedly left your assortment very depleted, and we are now able to supply your needs and give your orders prompt attention. Stocktaking order sheets on request.

Mabie Todd & Co., Toronto

New Business

Is the Life of Every

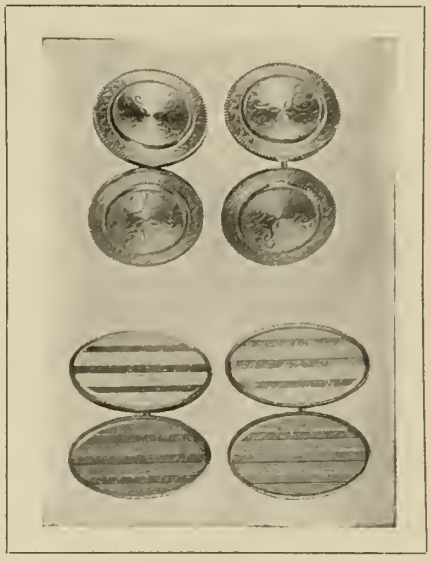
Business

Jewelry Made of

David Belais' 18 Kt. White Gold

will create *New Business*

Suggestions for



New Business

Father Time has placed his stamp of approval upon Belais 18 Kt. White Gold, therefore you can safely guarantee it.

Patented in U.S.A., England, Canada and Switzerland
Patents pending in other countries

DAVID BELAIS

13 DUTCH STREET, NEW YORK CITY

FAST SERVICE

Winnipeg being near, you can get Quick Action on Mail Orders which means much to the merchant at any time, but more particularly during the Christmas rush.

Special attention is called to our Large Range of Rings, Pendants and Bar Pins in White Gold, Diamond set.

Appro. parcels willingly forwarded.

INVICTA Watches

J 2062—10¼ Ligne, Regular	$28.20
J 2063—10¼ Ligne, Convertible	28.80
J 2072— 9¾ Ligne, Regular	30.60
J 2073— 9¾ Ligne, Convertible	31.30

Both sizes have attractive Gilt, Silver or Cartouche dials. 10¼ Ligne carries the second hand.

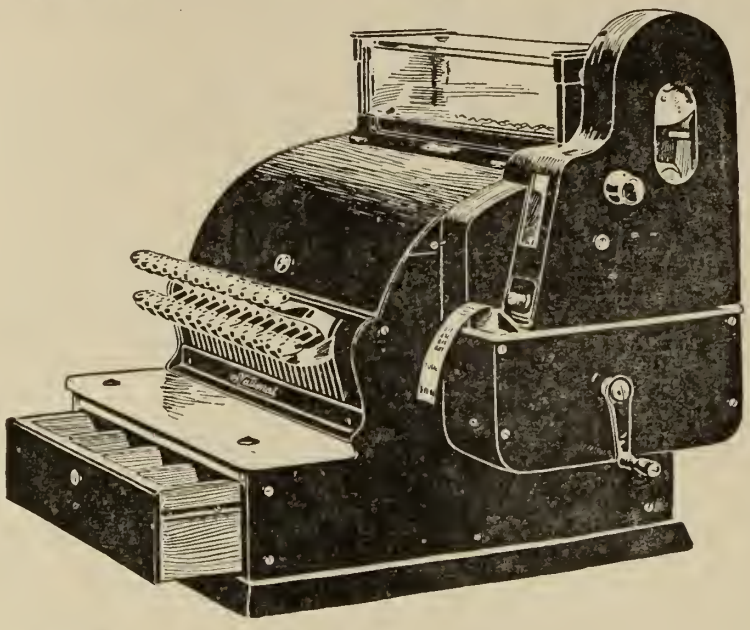
Prices subject to Catalogue Discounts

Rowland & Campbell, Limited

604 Canada Building

WINNIPEG - CANADA

This machine does what no other receipt-printing cash register can do.



1. It prints the merchant's name.
2. It prints the price of each article.
3. It adds the items.
4. It prints the total of all items.
5. It retains added and printed records.

J. SMITH
COMPANY
10 MAIN ST.

0. 17
0. 32
0. 48
0. 09

TOTAL

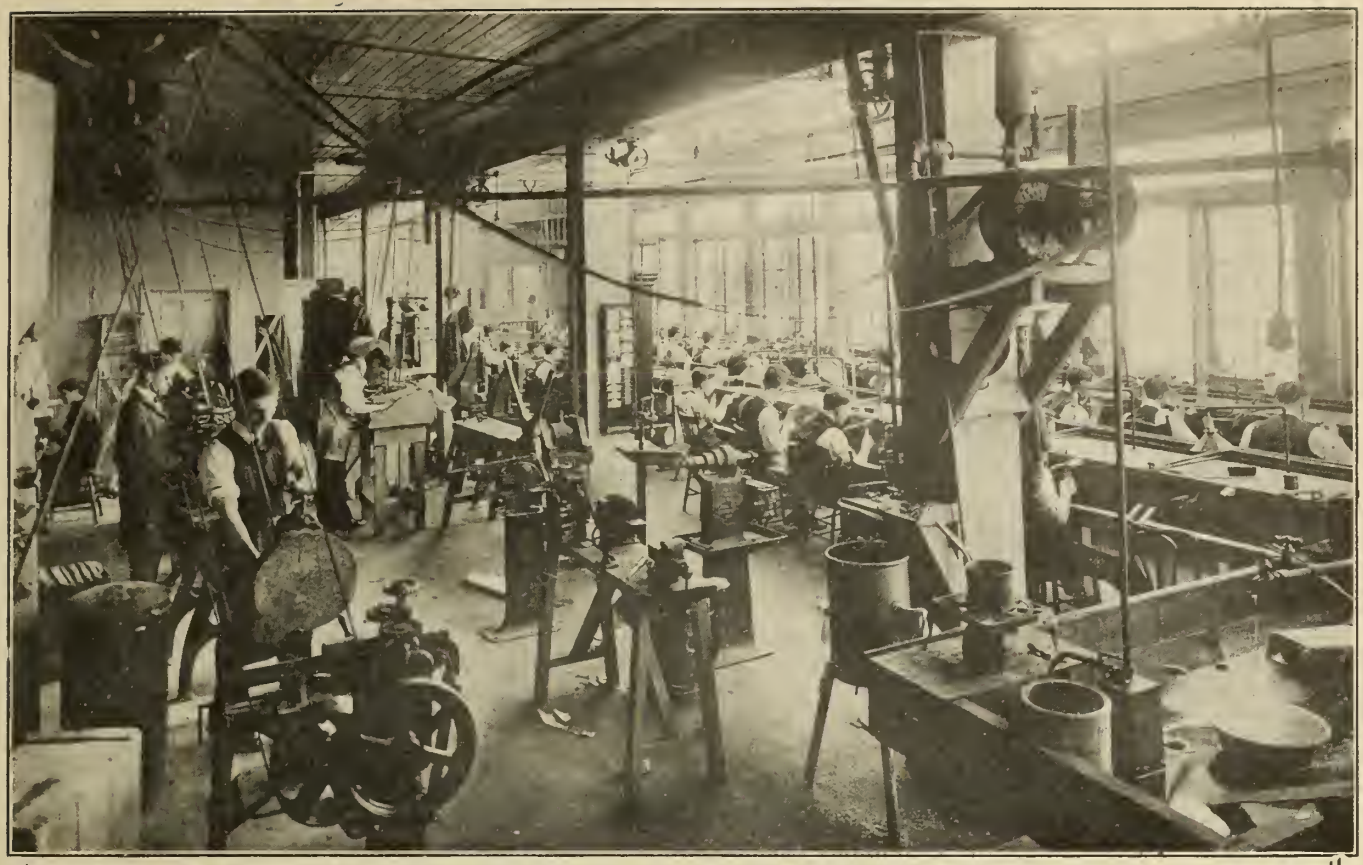
$01. 06

Copy of receipt printed for each customer

It also does other important things for merchants, clerks, and customers.

We make cash registers for every line of business

NATIONAL
CASH REGISTER CO.
OF CANADA LIMITED



Send Your Gold Jewelry Repairing and Engraving to This Factory.

Gold Jewelry Repairing

An efficient Repair and Engraving Department is at your service. As a result of the requests of many prominent jewelers everywhere in Canada, and as an accommodation for the trade, our equipment and staff have been enlarged, and you may send your Repair orders to Roy Company, Limited. Your instructions will receive prompt attention.

IMPORTANT

Be sure to advise us the approximate amount you expect to pay for each repair sent—because then we will at once know the weight of gold, the quality of stones needed or the amount of labor you desire given to the job. We can then keep well within your quotation to your customer.

AT THIS SEASON, ALSO

you should complete your stock for Christmas showing. Send for an approval parcel of our magnificent first quality Solitaire and Cluster Diamonds, and other gold jewelry. These goods sell readily and very profitably.

Take advantage of these suggestions to-day.

Roy Company, Limited

Roy Building, 21-23 River St. - TORONTO

ROSS ARCHER, Western Representative.
T. BROADHURST, Toronto Representative.
ALBERT MIRAGLIA, Montreal Representative.
NELSON REYNOLDS, Eastern Representative.

A Good Jewelry Box

will set off an article to its greatest advantage. We are offering an extensive range for immediate delivery at the following prices:—

Plush Velvet Covered Metal Boxes in both Purple and Green, Satin and Velvet Lined.

Medium Ring	$6.50
Medium Brooch	9.00
Scarf Pin	8.00
Link	8.00
Drop Earring	9.00
Screw Earring	8.00
Medium Lavalliere	10.50
Large Lavalliere	12.50
Locket	9.00
Band Bracelet	13.50
Bracelet Watch	13.50

Fancy Leatherette Covered Metal Boxes with Gold Borders.

Medium Ring	$5.00
Medium Brooch	7.20
Large Brooch	8.50
Scarf Pin	5.75
Link	5.75
Bracelet	10.25
Large Pendant	8.50
Drop Earring	7.20
Screw Earring	5.75

Leatherette Covered Metal Boxes.

Medium Ring	$3.75
Medium Brooch	5.25
Large Brooch	6.10
Scarf Pin	4.80
Link	4.80
Bracelet	7.75
Medium Pendant	6.10
Large Pendant	7.10
Band Bracelet	8.00
Drop Earring	5.25
Screw Earring	4.80

Another line is our Velvet Covered Ring Box with Lift Top at $4.75

We will gladly send samples of the above mentioned lines upon receipt of request.

N.B. Our stock of

EARRINGS

still represents many valuable opportunities to you. Its quick selling qualities and exclusive designs render it one of the finest ever displayed for the trade.

J. L. SABBATH & COMPANY
5 Notre Dame St. West - Montreal

Gillette

Safety Razor

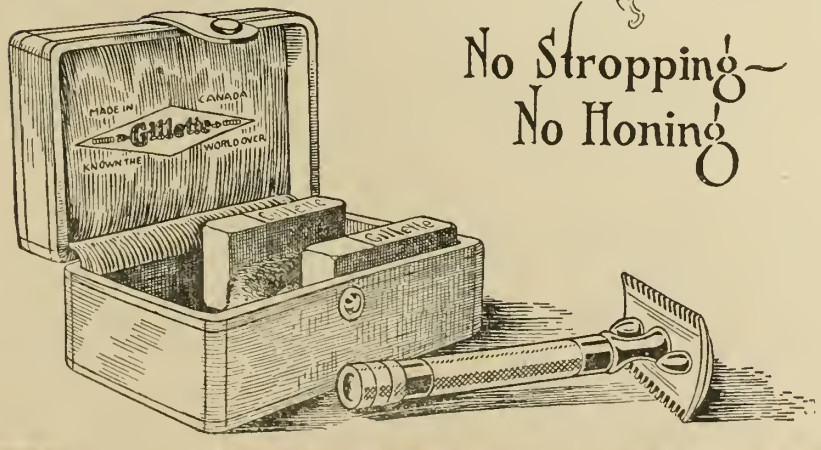
Don't miss a single sale this Christmas.

They will ask you for "The Big Fellow." It has made good.

They will ask you for "The Standard," the Pocket Editions and the Combination SETS too. They have stood the test of time.

Be sure your assortment is complete.

MADE IN CANADA — TRADE Gillette MARK — KNOWN THE WORLD OVER



No Stropping—
No Honing

AND
HOW
ARE
YOU
ON
BLADES
?

Are You For or Ag'in'?

—there is no middle road—

HERE must be progress or retrogression. You can't stand still.

A great movement has been started for the benefit of every individual, every dealer, every jobber, every manufacturer, in the entire Jewelry Industry.

The Canadian National Jewelers' Association calls on you to consider your personal duty as a Citizen of the Jewelers' Industry.

No party lines have been drawn—no distinctions are made. Every jeweler, every allied industry, will benefit directly and indirectly by this campaign. Planned in a spirit of co-operation—you will benefit by this campaign whether you support or do not support this Association.

Let your co-operation be extended as a matter of joining with the vast majority of your fellow-workers. Let it be a matter of going forward with those who are already doing their share.

Let it be your endorsement!

Are you "for or agin"?

Your subscription is your answer. Here's a table that will help in deciding what to send:—

SUBSCRIBE NOW

Send your full amount—or send any amount—but send it now. The work must not stop—and expenses must be met.

GIFTS THAT LAST

The Plan

THE Canadian National Jewelers' Association plan for $10,000 advertising campaign provides for the expenditure of this money in weekly publications and magazines of national circulation. The campaign will cover the entire country.

The object of the campaign will be: (*a*) Prove the intrinsic worth and lasting value of diamonds, pearls, gems, jewelry, watches, clocks and silverware. (*b*) Direct the reader to his or her local jeweler for information or to make a purchase.

What to Subscribe

Business Rating	Amount to be Paid
Over $75,000	$150.00
$50,000 to $75,000	100.00
35,000 to 50,000	75.00
20,000 to 35,000	50.00
10,000 to 20,000	25.00
5,000 to 10,000	15.00
3,000 to 5,000	10.00
Under $3,000	5.00

All Checks Should Be Made Payable to

Canadian National Jewelers' Association

O. M. ROSS, Secretary-Treasurer

71 Richmond Street West, Toronto

HEIRLOOM PLATE

The Choice from Generation to Generation

The above is a black and white reproduction of Card No. 3 of our new series of display cards. The original cards are in attractive colors. Send for a set for your windows and showcases.

Made in Canada by

CANADIAN Wm. A. ROGERS LIMITED.

Office and Factories

570 KING ST WEST TORONTO. ONT.

Down Town Showroom Kent Building

The Playtner Classes

(No. 5, Continued from Page 92 Oct. Trader)

AMONG IDYLLIC SURROUNDINGS SIXTEEN MILES NORTH OF TORONTO—THERE DWELLS A CRAFTSMAN.

The illustration shows another example of our school work, calculated, designed and made by Mr. J. Smith, the mechanic of Richmond Hill, Ont. It is a 16 size, 21 jewel lever watch of the highest type. As in all our watches, the balance starts vibrating, after being run down, as soon as a slight portion of the mainspring power is on, and cannot be held on lock or lift. A gentleman in the watch material business who had advised Mr. Smith to enter the Playtner classes, asked to be shown his masterpiece when completed. After examining it, he showed it to a customer, who had just been served, with the remark, "Here is a watch made by a student at the Horological Institute." The party so addressed took a quick glance, said never a word, looked at no one and—out he walked. No doubt he was afraid he might learn something! It was so overwhelmingly beyond him, that a young man, when 14 months at the trade, had designed that beautiful watch and made it complete in six months time, with 35 hours per week at bench work.

The Master Watchmakers and Department Foremen of the Two Largest Watch Factories in the World Closely Examined this Watch

This is a beautifully modeled movement, of technically correct proportions, was the verdict of all. "I like that inner terminal on the hairspring especially well," said one. "The pallet motion from drop to drop seems less than the usual 10 degrees," said another. "I see you have convex lifting planes on both teeth and entrance pallet and concave exit pallet!" "Your cushion bank is very fine and I notice the hair spring stud is really a grooved, curved vice, holding the spring without pinning!" All these observations were correct, and we may remark that the balance is so free that its angular connection with the escapement is only 28 degrees when banked to drop.

In addition to this watch, Mr. Smith also constructed a tourbillon model with chronometer escapement, at the Institute. (You noticed our article last month concerning the 16 size tourbillon watch made at our school by his namesake. Mr. W. L. Smith, did you not?) After leaving the school, Mr. Smith designed and made, among other articles, an 8-day, quarter-hour, repeating chime clock, beating seconds; a model of the escapement used in his watch; an Astronomical Regulator with the famous Riefler's celebrated free escapement and invar pendulum rod. He also made a tool for making stem wind wheel cutters with.

Mr. Smith has fine business, executive and office ability—as his promptness and explicitness in all matters testify. He is of strong convictions, prefers to belong to the producing class, and to live in a small place—but customers from the city have found their way "to the watchmaker of Richmond Hill."

(To be continued.)

Canadian Horological Institute
Limited
Preston, Ontario

Bracelet and Ribbon
WATCHES

Will be in great demand this Christmas. We have a beautiful range in platinum, diamond set.

14kt. gold, fancy shaped, oval, tonneau, square, medallion, round movements, with shaped dials and glasses.

14kt. gold rectangular and oval, with rectangular and oval movements, popularly priced.

8¾, 9¾, 10½ ligne, fitted with Empress, Fortune, Cashier, 10kt. and 14kt. American Watch Case Company Cases.

Also 8¾ and 9¾ ligne, fitted with fancy shaped American-made cases in 18kt. white and 14kt. red and green gold and gold-filled.

Order a sample selection to-day.

Material constantly on hand for all our watches.

Our representatives are now on their respective routes

Mr. W. G. Carron - - - -	Western Canada
Mr. L. Weber - - - - -	City of Montreal
Mr. A. E. Singer - - - -	Ontario
Mr. M. Orenstein - - - -	Nova Scotia
Mr. J. Lecker - - - -	New Brunswick and P.E.I.
Mr. J. Allard - - - - -	Quebec

S. P. MYERS & CO.
SWISS WATCH IMPORTERS
230 McGILL ST., MONTREAL

COMMUNITY PLATE

Get ready for Holiday selling

It's not one day too early to get ready for Christmas trade.

Sales of COMMUNITY PLATE are growing apace. COMMUNITY advertising in the form of an intensive educational campaign is now reaching your customers. We have shown women everywhere how to improve their table service with COMMUNITY PLATE.

You *must* be fully prepared *this* Christmas.

Line up your stock this very week—find out how many COMMUNITY Chests and Gift Cases you will need.

And be sure you order enough COMMUNITY Correct Service pieces. They are always in great demand for gifts.

The urging to not be caught short of COMMUNITY *this season applies with equal force to Oneida Community PAR PLATE. You can't afford to neglect its remarkable sales possibilities.*

Oneida Community advertising, and the general desire to own COMMUNITY PLATE, is heading many buyers your way this Fall—that's our part. Be ready to satisfy their needs—that's your part.

ONEIDA COMMUNITY, LIMITED
NIAGARA FALLS ONTARIO

CYK

THE TRADER

With Which is Incorporated
THE CANADIAN JEWELER
Official Organ of the Canadian Jewelry Trade

Vol. XLI. **Toronto, Canada, Nov., 1920** **No.11**

Get Your License Early

THE last step in the welcome elimination of retail selling by manufacturing and wholesale houses comes into effect the 15th of this month with the inauguration of the license system for retail jewelers and other "luxury" dealers. It is laid down that manufacturers, jobbers, and wholesalers may not sell luxury goods, (on which the tax is collected by and from the retailer) except to retailers who have obtained a license, and who give their license number with their orders for such goods.

This makes it an offence punishable by law for wholesalers, jobbers or manufacturers to sell such goods at retail unless they first take out licenses as retailers. And if they take out retail licenses they are brought at once into open competition with their own trade customers.

As for the retailer, he should at once apply for his license, if he has not already done so. On and after the fifteenth, according to regulations, he will be required to state his license number on all orders for luxury goods. If he does not do so, the wholesaler, manufacturer, etc., must either refuse to fill his order or run chances of getting into serious difficulties with the Department of Inland Revenue.

Application forms may be obtained by writing to the nearest Collector of Inland Revenue, and should be filled out and returned to him at once. Thereafter licenses will be sent out in order of receipt of applications. The sooner the application is in, the better chance the applicant has of receiving his license before the regulations requiring it go into effect.

Technically, no merchant will be permitted to sell luxury goods on or after the 15th of this month unless he is in possession of a license. It is not likely, however, that the regulation will be so strictly enforced as to make this requirement absolute for the first few days or weeks of the new order of things.

In the first place, orders received prior to the 15th by manufacturers, etc., will be filled after that date without interference from the Department. Nor, it is stated, will the Department begin at once to check up luxury dealers to learn whether they are in possession of licenses. In short, a reasonable amount of latitude will be allowed to provide for delays for which the Department itself will be responsible. When sufficient time has elapsed, and it is thought that every dealer should be in possession of a license, the work of checking up will at once begin—and woe betide the jeweler who is still doing business without a license, and the wholesaler who sells him goods!

One large Toronto firm states that it will not immediately begin to "close down" on retailers on Nov. 15th, but will fill all orders, attaching to invoices (for which no license number has been given) a note requesting the retailer to obtain a license at the earliest possible date and to advise the firm of its number. This, however, can be done for only a comparatively short time, and while the Department is not minded to be unnecessarily strict, it would be foolish for either retailer or wholesaler to "take a chance" on too protracted a period of leniency.

Already a warning has been sent out to wholesalers and manufacturers of luxury goods in the following terms:

SUPPLEMENTARY REGULATIONS.

Retailers selling goods subject to the Excise (Luxury) Tax, as provided in the Amendments to The Special War Revenue Act, 1915, are required to obtain a Retailer's License—such retailers must state conspicuously on their orders, the registered number and character of license held by them, thus:—

"Retailer's License No. ....."

Persons, firms, or corporations, before selling to a retailer goods subject to Excise (Luxury) Tax must be in possession of evidence that such retailer is a holder of a retailer's license.

In the above, the fact is obviously overlooked that jewelers are given a different license from that of other retailers of luxury goods; so that instead of the form given above, the jeweler would have to endorse on his order:

"Retail Jeweler's License No. ....."

The use of revenue stamps by luxury dealers generally comes into effect with the beginning of this month. As far as the jeweler is concerned, he is affected by this in the sale of only one class of goods—pipes selling at over $2.50. As these require a tax of twenty per cent. collected on the net selling price of the pipe (instead of an absorbed tax of ten per cent. on the total sum received, as in the case of other wares of the jeweler), stamps to the necessary amount must be affixed by the jeweler in the sale of such pipes.

In making application for a license, different application forms are used.

Although application for a retail jewelry license, for a license to manufacture luxury goods on which tax is paid by manufacturer, or for the "sales tax" license for manufacturers and wholesalers may all be made on the one printed form, as prepared by the Department, an entirely different form is prepared for application of the ordinary retailer's license. Jewelers, therefore, should state, when writing for application forms, that they are jewelers; else they are liable to receive the wrong variety of application form, which would result in delay of receipt of their licenses.

No Price Recession in Sight

ONE great, all-embracing reason why no recession of prices in the jeweler's wares may be expected is that there has been no undue inflation in these commodities, with the result that no price reduction is possible. That statement may be made fairly generally concerning everything the jeweler handles, and the successful prosecution of business during these months of deflation necessitate not only that the general public be convinced of this fact, but that the jeweler himself be convinced of it. What small price recessions were due have already been made, the manufacturers state; and any economist will tell you that under these circumstances any holding-off of buying must result only in decreased manufacturing, which inevitably means higher prices later.

Taking the principal wares in which the jeweler deals, we have:

Jewelry
Watches and Clocks
Silver and Plated Ware

Concerning the first, several factors enter into the composition of this line of goods.

One of the principal items is gold. The price for gold is set—may neither increase nor decrease, excepting that in Canada it is at a premium equal to the exchange on New York. This premium still exists and may exist for years.

Gems, pearls, and artificial pearls are another item. Diamonds have been committed by the mining combine to constantly and gradually increasing prices under an agreement which is effective for at least four years longer. The gradual failure of the supply also guarantees that there can be no recession of price. While no agreement has been reached as to other gem-stones, the largely increased demand for colored stones, and the gradually failing supply necessitate that the price tendency must be upward. Pearls threaten to become almost extinct, as the supply is failing rapidly, and prices continue to advance in consequence for such as are obtainable. Artificial pearls are the product of labor, and as there is no indication of a recession of wages for skilled workers there cannot possibly be a recession of prices in this commodity.

Platinum has long since reached what appears to be its normal post-war level, and as no large or surplus stocks of it exist, there can be no forced or "distress" unloading to bring down prices. Demand is in excess of supply, as it is put to many highly necessary scientific uses aside from the comparatively small amount required for jewelry.

Watches and clocks are almost entirely (estimated at 90 per cent.) the product of labor; and in view of the greatly increased wages paid to skilled workmen, it is a matter of wonder that prices have advanced so little as they have. The former are stated to have advanced more than seventy per cent., while prices have gone up on an average only from twenty to forty per cent. It may be wondered how this was possible. The explanation lies largely in the increased gross production, which tends to reduce costs per unit. The only possible result that could follow if the public were to hold off purchasing would be a decreased production and an increased price. If the normal demand is maintained, prices will probably remain at their present level. But as wages remain firm, or may even be subject to slight future readjustments upwards, there can be no recession of prices.

Silverware is the one item of importance concerning which a superficial examination of the situation might lead the public to expect a reduction. It might be pointed out that the price of bar silver has fallen from around $1.35 to around 80c., or approximately forty per cent. But when this fact is being considered, it must also be remembered that the rise to the peak price was very rapid; that it was mostly the result of foreign demand and domestic speculation which the foreign demand incited; that the price did not long remain at the high figure; and most of all, that the manufacturers of silverware bought very little of their supplies during the time that silver was having its little flier. Had they done so, silverware would probably be twenty-five or thirty per cent. higher than it now is, and there would indeed be room for price recession. As they did not, and as silverware is not as high as last February's price of silver would warrant, the present price may be accepted as stable.

It should be noticed that in none of these wares do the circumstances compare with those in the wheat, leather, wool or other markets where marked drops in price have taken place. There would be no fall in the price of wheat were it not that the crop has been such an extraordinarily good one, and one which can be harvested at very little more than a poor crop would have cost. With wool and leather, the price had gone abnormally high through the profiteering efforts of speculators to corner the markets of the raw materials. When the banks withdrew their support from these the speculators were forced to sell at whatever they could get. Similar explanations are present in the reduction of price in every article where there has been price reduction. But in the jewelry trade there has been no speculating, no profiteering, no undue advance of prices—which, indeed, have by no means kept up to the upward trend of other commodities. Hence, when those other commodities are forced down to normal, or below (due to distress sales), no similar occurrence can be expected in the jeweler's wares.

It is eminently desirable that jewelers should know the facts as they are, and should make the public aware of them—if any question of future prices arises.

The situation is summed up very nicely in a letter to the Jewelers' Circular by J. A. Gardner of the Hughes & Niles Co., who writes:

"The manufacturing jewelers, although made of the same stuff that ordinary men are made of, have not profiteered during or since the war; probably not so much because they were morally above such a procedure as because they were not tempted to follow the line of least resistance as were our brother manufacturers in other lines. This being the case, there is no pinnacle for us to topple off of, and we will probably go along with the same old prices, as are now established, for a number of years to come . . . and inasmuch as jewelers have not profiteered, labor has not been babied; consequently there is no pinnacle for them to fall off of, and we should thank our lucky stars to be in this position."

Taken all round, it would seem as though any retail jeweler who may endeavor to "cut a loss" by selling now at cut prices in the hope of being able to make replacements at a lower price will be letting himself in for a painful awakening; and that the customer who holds off now on the purchase of jewelry in the hope of being able to buy cheaper next year is laying himself open to a bad disappointment.

All Saskatchewan Represented

REGINA, Sept. 28th.—Saskatchewan jewelers again upheld their reputation for originality and hard work when they met in the fall convention to see what had been accomplished during the year and lay fresh plans for developing the organization. The meeting was held in Regina and was well attended, the whole province being represented. Mr. M. C. Ellis, president, and Mr. O. M. Ross, secretary, of the C.N.J.A., were present and were given two very busy days, not a moment being lost from early Monday morning, Sept. 27th, until the convention closed at 6.30 p.m. on Tuesday in time for the visitors to catch a train for Calgary.

Sessions were held morning, afternoon and evening, and were marked by a striking series of addresses, the same enthusiasm and cordiality being manifested as were displayed at Winnipeg. Two new subjects were taken up, however, in addresses on "Banking Practice" and "Fire Insurance," a very practical talk being given in each case and a discussion following in which some pertinent facts of real value to every retailer were disclosed. The subjects of Publicity and Accounting were also presented by Mr. Ellis along the same lines as at the Winnipeg convention and were received with equal interest. Almost every phase of the jewelry industry was discussed from one angle or another, and the series of resolutions passed gives an indication of the views of the gathering.

MR. A. L. WHEATLEY,
President, S. J. A.

On the social side, the evening dinner on the first day was attended by wives of the Regina jewelers as well as of a number of the visitors and also by almost all the staffs of the various stores, so that the assemblage assumed quite large proportions and, with an orchestra of merit, a vocalist of remarkable talent, and a skilled violinist, the evening was a remarkably enjoyable one. Saskatchewan people also know how to sing and when Billy Watson got one long table competing with the other, the volume was surprising.

The proceedings wound up with an experience meeting when a number of delegates expressed their views on what the organization had accomplished. The testimony was altogether favorable and exceedingly encouraging to all who had fathered the association.

The Regina men—Art Wheatley, Fred England, Milton Hicks, Lou Gillespie—were wonderful hosts, and with such assistants as Watson of North Battleford and Barclay Crichton of Moose Jaw, there was nothing that was overlooked. The convention was highly enthusiastic over the Winnipeg convention, and it is possible that the annual meeting of the Saskatchewan jewelers may be held there on the day preceding the national meeting which starts on Feb. 22nd.

The convention opened on Monday morning with a meeting of the executive committee to discuss the programme, and the first function was a luncheon at the King's Hotel at which about forty members were present. President A. L. Wheatley extended a hearty welcome to the visitors from the province and to the National officers. He regretted the enforced absence of such enthusiastic members as "Dick" Downing of Moosomin and "Charlie" Clare of Prince Albert, but said they were still whole-hearted in support of the movement. He introduced Mr. W. S. Thompson, local manager of the Imperial Bank, who gave an entertaining and instructive talk on the Canadian banking system, emphasizing how important it was for the merchant to keep his books so that a clear statement of his affairs would always be available and also to put full confidence in his banker, so that the fullest co-operation might be secured.

The convention then adjourned to the City Hall where the Council Chamber was placed at its disposal. Fred England looked very natural in the Mayor's chair, but unfortunately his tenure was brief, very much briefer than the delegates would have liked it to be.

The President announced that at the morning meeting of the executive Mr. England had been asked to act as Chairman of a joint committee on Price Lists and Membership and asked anyone who had suggestions to offer to give them to Mr. England. A Regina committee would then revise the prices, submit them to the executive and, if approved, mail a copy to every jeweler in Saskatchewan. Mr. Wheatley also announced that Mr. Barclay Crichton of Moose Jaw would act as convener of the Resolutions Committee.

He then introduced Mr. M. C. Ellis, who complimented the association on its originality and helpfulness. When it initiated the $10 membership fee, it had done the most valuable work possible for the Association, as the history of organizations showed that most of them foundered on that point. Its example had been followed by every association in Canada with the result that the whole organization was now on a firm footing. Mr. Ellis then went into the matter of the luxury tax legislation, covering practically the same ground as in his Winnipeg speech, and a very brisk discussion followed his speech which was heard with the most intense interest. A lack of information with regard to the operation of the tax was evidenced from some towns, due mostly to the inability of the merchants to get proper information from their revenue officers while certain towns reported that other trades were not collecting the luxury tax at all. In other places the tax was being collected with perfect ease and working

highly satisfactorily. It was pointed out by Milton Hicks that when the stamp tax was made effective on Nov. 1st, much of the trouble with other trades would be eliminated. It was made very clear, however, that the action of the Government in granting certain exemptions to other trades and in compelling the payment of a tax on tax-paid goods could not be too strongly condemned and the resolutions committee was asked to prepare a strong instruction to the National Executive along this line.

Mr. Watson thought the tax should be paid at the source and didn't think the present legislation would be repealed for six years. Mr. Wheatley opposed the idea of being loaded up with stock on which a tax had been paid and said it was easy to make up on other lines for any loss on exempted goods. Mr. McLelland of Melville added that he thought the men who had made the arrangement with the Government were heroes. He never mentioned the word "tax" and had no difficulty in the matter at all. He also pointed out that the price of jewelry had not advanced in anything like the same degree as other goods and could easily stand a slight increase to cover losses on any line. Messrs. England and Watson were added to the Resolutions Committee and the meeting adjourned for dinner.

A surprise greeted the visitors when they assembled in the dining room as it had been handsomely adorned with flowers and an orchestra was in full swing. An invitation had been extended to the ladies to attend and it was freely accepted, a delightful touch of color being thus given to the scene. Song sheets with a very choice selection of numbers were distributed and, of all the associations, Saskatchewan would no doubt take the palm for choral singing. With such conductors as Arthur Wheatley and Barclay Crichton present, this is not surprising. The songs were rendered with great gusto and were responsible for very pleasant interludes between the courses and speeches.

After dinner, President Wheatley produced a very mysterious looking parcel and proceeded to open it up. To everyone's surprise, it proved to be an old-fashioned cruet stand of very ancient vintage. The Chairman took this as an object lesson to illustrate the difference between the present and the days of yore when jewelers crossed the street to avoid one another and travellers were considered nuisances.

Now they were all brothers and the C.N.J.A. had been responsible for the change. There was no doubt of it being a great benefit, socially as well as personally, and he warmly thanked the visitors from the East. He entroduced Mr. M. C. Ellis, who said the C.N.J.A. was on the high road and travelling fast toward accomplishing its aims and purposes. It now occupied a position they should be proud of and he was glad to see that the ladies were being brought in because they could exert so beneficial an influence in the campaign of education. Mr. Ellis then addressed the gathering on the publicity question along the same lines as before.

At the conclusion Vice-President England rose to propose a vote of thanks. He agreed that Winnipeg was the gateway to the West but said that Regina was the keystone of the arch. Saskatchewan had the largest rural population of any country in the world, and he was surprised to note how small a proportion of the publicity fund had been allotted to the province. He congratulated the National Executive on taking so active an interest in the western associations and expressed the keenest pleasure in acknowledging a speech of such eloquence and practical value. Mr. Stevenson of Kindersley seconded the motion which was carried with enthusiasm. The function was then concluded with the entire party joining hands in a circle and singing "Auld Lang Syne" and the National Anthem.

On Tuesday morning the first event was the taking of a group photograph after which the delegates adjourned to a motion picture house where the Elgin reel showing the manufacture of a watch was put on for their benefit and created a very great deal of satisfaction and interest. The session was then resumed in the City Hall and the question box was opened. The first query was with reference to the unsatisfactory watch glasses that had troubled the trade of recent years, but it was pointed out that V.T.F.'s

MR. FRED. G. ENGLAND,
Vice-president, S. J. A.

were now available and that the difficulty would soon disappear.

The Secretary's report was then presented by Mr. Milton Hicks in the absence of C. F. Clare, showing a net membership of 51 with a balance in the treasury of $160.

At the afternoon session a most practical and instructive talk on Fire Insurance was given by Mr. A. J. Hosie, covering the points of co-insurance, liability for repairs, proper wording of policies to cover the jeweler's stock, etc. The following wording was submitted by the expert as a clause that would absolutely protect the jeweler in case of loss by fire and all members of the association will be advised to have it inserted in their policies: "On the stock in trade, goods and merchandise of every description usual to the business of a retail jewelry store, including merchandise manufactured, unmanufactured and in process thereof, and all materials incidental thereto, the property of the assured or held on commission, sold but not delivered for which they may be liable."

Mr. Hosie strongly advised his hearers against accepting any liability for goods left in their possession for repairs, unless they were prepared to accept the responsibility and take on the additional insurance necessary. The best plan would be to notify their customers by the display of a sign to the effect that goods were left in the store at the owner's risk.

The extension of the Jewelers' Security Alliance to cover the whole of Canada was then reviewed by Mr. Ross, as was also a proposal to inaugurate a mutual fire insurance company for the jewelry trade of Canada. Much interest was evidenced in the proposal and it will be gone into further by the Saskatchewan executive.

The report of the resolutions committee was then presented by Mr. England in the absence of Mr. Crichton and enthusiastically approved as follows:

The members of the Saskatchewan Jewelers' Association, in convention assembled, reaffirm their adherence to the principles and statement of policy as adopted at their convention in January, 1920, and again agree to conform to such principles in their business practice, including the following:

1. To abolish the practice of giving valuations on goods purchased elsewhere.

2. To discontinue the practice of engraving without charge.

3. To discontinue the practice of loaning watches (except in the case of railwaymen).

4. To maintain a one-price system on all goods placed in stock.

5. To adopt the schedule of repair prices recommended by this association as a minimum and to charge a fair and reasonable price on every item of service and repairs not enumerated on the price list.

This convention desires to express its hearty appreciation of the work done by the executive of the Canadian National Jewelers' Association on behalf of the jewelry trade, and goes on record as unreservedly endorsing the organization of the C.N.J.A., and pledges its undivided support in furthering the objects of the organization.

The thanks of the Association are hereby tendered to the C.N.J.A. executive for its practical interest in the western associations as expressed by its action in delegating officers to attend our meetings, and we especially express our deep appreciation of the valuable services rendered at our meetings by President Ellis and Secretary Ross.

This convention heartily endorses the jewelry publicity campaign undertaken by the C.N.J.A. and recommends to its members that they co-operate to the fullest possible extent, both by subscribing as liberally as possible to the general fund, and by giving as widespread publicity as possible to the slogan "Gifts that Last," by advertising and by display of the window sign.

This convention also warmly endorses the system of practical accounting for jewelers issued by the Jewelers' Research Bureau and recommends to such of its members as may require a simple accounting system that they secure the book of instructions and sample sheets with the aim of installing the plan in their stores.

This convention recommends to its executive that a booklet be prepared annually, giving the constitution and by-laws of the association; the resolutions adopted at the annual convention; the price list on repairs and engraving and the names of its officers and members and that a copy of this booklet be sent to every member of the trade in Saskatchewan.

This convention places itself on record as endorsing the forms of guarantee on watches and clocks and repair work, limiting the guarantee to three months, as approved by the National Convention in Montreal, and recommends that the executive have these forms printed in pads and a supply mailed to every jeweler in Saskatchewan with an invitation to place the limited guarantee in effect at once.

The action of the National Association in deciding to present the case of the jewelry trade to the Tariff Commission at its session in Toronto is heartily approved, and it is recommended that emphasis be laid on the following points:

That the imposition of a luxury tax on any trade is unjust and discriminatory legislation only justifiable in times of extreme stress.

That the jewelry trade, having sustained more than its share of the financial burden during the war, was entitled to a full measure of relief upon the signing of the armistice.

That the action of the Government in granting exemption to other trades on certain clauses of goods was an outrageous violation of every principle of business ethics and unjustifiable on any score.

That the present luxury tax legislation should be repealed and in lieu thereof that the sales tax of one per cent. should be extended to cover every trade and profession along the lines of the resolution adopted by the National Convention in Montreal in February.

This Association strongly condemns the practice of certain wholesalers and manufacturers in selling goods to outside dealers in towns where a regular jeweler is located, and that every possible support be given to such houses as confine their dealings to the legitimate jewelry trade. Also that all manufacturers of nationally advertised lines be requested to maintain the sales price to the consumer, and the profit to the dealer during the lifetime of the advertised price in all catalogues, and that such manufacturers be notified that the jewelry trade will maintain during the life of any catalogue, the prices shown therein on their goods.

A group of the members present at the Saskatchewan convention, taken on the steps of the City Hall in Regina. Not all, unfortunately, were there for the photograph, but those who turned up seem happy enough, withal, if one may judge by the expressions on their faces.

That the National Executive be requested to have prepared and sent to all jewelers a pamphlet outlining the arguments in favor of the proposed general sales tax, and that all district and provincial associations be requested to undertake a campaign of education on taxation among other trades with a view to securing united support for the proposal in presenting it to the Government.

That the thanks of this association be tendered to the Mayor and Corporation of the City of Regina for the courtesy extended in allowing the use of the Council Chambers for our business sessions.

That the thanks of the out-of-town members of this association be tendered the President, Vice-President and city members of the association for the excellent programme provided and the successful manner in which the convention has been carried through.

The convention closed with an experience meeting at which a number of jewelers gave their views. Lou Gillespie, Ran Pringle, W. A. Stevenson, C. S. Boehm, R. Robinson, H. H. MacArthur, F. J. Wilson, A. Henneberg, W. T. Mitchell, G. W. Harrington, W. S. McLelland, in fact almost all those present bore strong testimony to the great success of the co-operation movement and the adjournment was made with handshakes all round.

Among the visitors at the convention were A. E. Belyea of the E. & A. Gunther Co., and Mr. Tisdall of the Defoe-Wilson Co., both of Toronto. They were warmly welcomed as worthy missionaries in a good cause.

Two Meetings in Alberta

CALGARY, Oct. 2.—Hearty as was the welcome extended to the visiting representatives of the C.N.J.A. in Manitoba and Saskatchewan, it exceeded in no respect that tendered by the members of the Alberta Association. Calgary was reached on the morning of Sept. 29th, and a fleet of motor cars was at the disposal of the visitors, who, as a matter of fact, had hardly touched foot to a pavement since their arrival in Winnipeg. As no

MR. D. E. BLACK,
President of the A. J. A.

meetings had been arranged for that day, the visitors were entertained at luncheon and then escorted to the County Club where a foursome was arranged, the Presidents, Messrs. Ellis of the C.N.J.A., and Black of the Alberta Association, playing against Secretary Holdsworth of the local organization and Secretary Ross of the National body. The result was not officially announced, but the presidents were conceded to be up to some considerable extent. The day was magnificent, the weather being balmy and warm and the beautiful setting of the course rendered the outing a most delightful one. After dinner at the club the party visited a theatre and this concluded the first really free day for the visitors on the trip and the most enjoyable one from a purely social point of view.

On Thursday, Sept. 30th, the convention opened in the beautiful rooms of the Board of Trade which had been placed at the disposal of the jewelers. The first matter taken up was that of price lists, and on motion of Messrs. Russell of Macleod and Moffat of Calgary, it was decided that the eastern list on engraving be adopted, as was the case in Manitoba and Saskatchewan. It was also decided that an engraving price list, with a style card attached, should go to every member of the trade. It was agreed after some discussion that there should be no difference in the price charged for engraving of goods bought in the jewelry store or elsewhere.

The price list on jewelry repairs as passed at Winnipeg was also considered and referred to a committee consisting of Messrs. Craven, Jones and Walter Agnew, with instructions to prepare a complete list. At a later session it was decided that this committee, with the addition of Mr. R. H. Uren, be authorized to get out the list and have it mailed to the trade, the time not having been found sufficient to prepare a list for presentation to the convention.

A committee on resolutions was then appointed with instructions to report at the evening session.

Mr. M. C. Ellis, President of the C.N.J.A., was introduced and explained the object of the tour of the western provinces. Saying the dominant factor in the policy of the association had been to make it worth while for every jeweler to belong, he went into an elucidation of the accounting system. A free discussion followed and practically every retailer present asked for a copy of the system, but it was pointed out by Mr. Holdsworth that there were certain points on which it was desirable to have a report from a Canadian accountant and it was decided that such a report should be secured and submitted to the executive before the orders were sent in.

As the luncheon hour was reached, adjournment was made to the beautiful dining room of the Hudson Bay Co. where the company enjoyed a splendidly served meal. After luncheon, Mr. Ellis went into the matter of taxation and another frank and full discussion followed, the various questions being answered to the entire satisfaction of the gathering. At four o'clock the session was concluded and the visitors from outside points were treated to a motor trip around the city, the wonderful growth being a subject of surprising interest.

At six o'clock the convention again assembled in the

dining room of the Board of Trade for supper, the numbers being largely augmented by the selling and managing staffs of the various local stores. Mr. D. E. Black occupied the chair and complimented the gathering on the large attendance. He was sorry that there were not more

MR. R. W. RUSSELL,
Southern Vice-President of the A. J. A.

men present from outside towns as it was a great opportunity that no retail jeweler could afford to miss.

Owing to the fact that the Retail Merchants were meeting in another room and were awaiting the result of the jewelers' deliberations on proposed amendments to the Factories' Act, the report of the Resolutions Committee on this subject was first taken up. The committee reported in favor of recommending that the minimum wage for apprentices should be fixed at $7 per week for the first year, salesladies $12, and boys other than apprentices $10 per week. It was pointed out by Mr. Uren that the labor men were demanding a minimum wage of $20 per week all round. On motion of Messrs. Holdworth and Uren the report was adopted.

The resolutions adopted by the convention in Saskatchewan were then read and adopted in toto, with the addition of the following: "That the Association recommend to its members that they take every possible step toward checking the practice of organizations in soliciting prizes and contributions from the jewelry trade."

It was pointed out that the trade had become the target for requests for prizes for every conceivable form of entertainment, and it had become a serious drain in some sections. It was agreed that concerted action would check the evil to some extent but it was also understood that every jeweler should be at liberty to offer a trophy or give an unsolicited prize or donation at any time.

Mr. Black then introduced Mr. Ellis again with the remark that while the association was only in its infancy, it had already produced remarkable results and would prove an immense force in the trade. Perhaps the most important measure undertaken was the publicity campaign and he asked Mr. Ellis to enlighten them on the subject. After a lucid and comprehensive talk on the subject, the project was enthusiastically endorsed, and the meeting pledged itself to raise one-half of the amount allotted to Alberta.

Secretary Ross followed with a few brief remarks on the general objects of the movement, outlining the work of the Jewelers' Security Alliance and the possibility of starting a mutual fire insurance company for retail jewelers. A general discussion follower, participated in by Messrs. Mills of Drumheller; Godley of Claresholm; Turnbull of Big Valley; Strutz of Hanna; Russell of Macleod; Moffat, Craven, Jones, Uren and others of Calgary. The convention adjourned at 11 o'clock after a very pleasant and interesting evening.

The Meeting in Edmonton

Edmonton was the center for the gathering of Northern Alberta jewelers, but the attendance from outside towns was not encouraging. The only meeting was one held in the evening at the Corona Hotel, but there was a very representative gathering, the largest yet held in the district. It was presided over by Mr. W. J. Jackson, Chairman of the district.

After having each of those present give his name and address, Mr. Jackson welcomed the visitors from outside, saying the jewelers had reached the point where they could eat with one another instead of eating one another. He was afraid they had very slightly appreciated the great work that the National Association had accomplished on their behalf, and called on Mr. Ellis to explain the various matters that had been taken up.

On account of the limited time at his disposal, Mr. Ellis was compelled to group the subjects of publicity, accounting and taxation all in one address, which he did with admirable success, speaking a little over one hour. Every point was made clear to the satisfaction of all present and the resolutions adopted at Regina and Calgary were warmly endorsed. The publicity campaign was thoroughly approved and the proportion for Northern Alberta was guaranteed, a number of subscriptions being made. Among the subscribers was Mr. P. B. Nett of Provost, who has attended every meeting of jewelers since the organization was formed, although he is compelled to lock up his store when he goes away. Mr. Nett had to leave at 10 o'clock to catch his train and was given a very hearty send-off. The meeting adjourned after eleven o'clock.

The jewelers of Edmonton were no less hospitable than those of the other cities, the visiting officers of the C.N.J.A. being met at the depot by a deputation consisting of Messrs. W. J. Jackson, "Doc" Kirkland and W. T. Ash. Both afternoons were spent in driving around the city and suburbs, one particularly striking event being a visit to the farm of Mr. Warner, a short distance from Edmonton. Here was found a most magnificent showing of flowers and foliage of all kinds, the visitors even enjoying the pleasure of picking strawberries of delicious flavor on October 2nd. Mr. Alex Falle of the Waltham Watch Co., and Mrs. Falle were also in the party and

were charmed with the splendid farm buildings and residence and the beautifully laid-out gardens. It was a real eye-opener to one who fancied he was nearing the Arctic Circle.

Among others in attendance at the Edmonton meeting were Mr. T. A. Burns of the Goldsmiths Stock Co., who gave a most delightful rendering of "Bairnies Cuddle Doon," and Mr. Kantel of Toronto.

Coast Trade Enthusiastic

By A. Fraser Reid.

VANCOUVER, Oct. 6.—A meeting of the mainland British Columbia branch of the Canadian National Jewelers' Association was held in the Board of Trade Chambers, Vancouver, on the afternoon of Tuesday, October 5. Twenty-five members of the trade were present. Among the out-of-town representatives were Wm. Kerr, of Kamloops; W. H. Wilkerson, of Victoria, and R. Kaplansky, of Nanaimo.

Geo. E. Trorey, vice-president, occupied the chair in the absence of President O. B. Allan, who had gone with the Board of Trade excursion into the Peace River country. Briefly welcoming the assembled jewelers, Mr. Trorey expressed the pleasure it gave him to introduce the speaker of the day, M. C. Ellis, the president of the National Association, whom he believed the majority of those present had already met.

The meeting then opened with a little informal discussion on the question of prices charged for engraving work. Mr. Ellis stated that the prices charged on engraving in the cities through which he and Mr. Ross had passed, including Winnipeg and Regina, were charging the same as the Eastern houses who were using catalogues. In this way a price list for engraving would be established, equally satisfactory as that for watch repairing and general jewelry work.

Mr. Kaplansky referred to the fact that a meeting of the Island branch of the Association was being held at Victoria on the following Thursday evening, with the object of passing upon a price list. There was considerable difference between the prices of the mainland branch and that on the Island. He thought it would be a detriment to have this difference, as there was much interchange of traffic between the cities of Nanaimo and Victoria especially and the city of Vancouver. These two cities were so close to Vancouver that, in his opinion, a similar price list should prevail. The Island list was lower in some respects and higher in others, and some people were small enough that they might be tempted in an endeavor to save, even if only ten cents.

A. J. Jacoby, secretary, said that the price list, as used by the mainland branch, was passed by practically every member. A copy was sent over to the Island branch, but they seemed to prefer establishing a list of their own.

Mr. Trorey thought it might perhaps be advisable to change or revise their prices at this time.

W. M. Carson, manager of the Birks store, thought they should go over and re-arrange their own price list, as there had been a big increase in wages since the list was passed originally.

Mr. Ellis suggested that they (Mr. Ross and himself) might take the Vancouver list over to the Island with them and endeavor to get the Island branch to adopt it. They wanted this branch of the trade to be established on a firm and fair basis, so that jewelers might be able to make a fair and legitimate profit on their work.

Mr. Kaplansky said he had just mentioned the meeting in the hope that something might be done along these lines. Personally, he hoped to see a uniform price list adopted over the whole of British Columbia, but more especially between the cities of Vancouver, Victoria and Nanaimo.

Mr. Ellis said that it was a great pleasure for Mr. Ross, the secretary of the National Association, and himself to meet with the jewelers of Vancouver and district. The Association was looking to the west as to a powerful right arm. From Winnipeg west the membership of the Association was 50 per cent. of the jewelers of the provinces—a better average than that of the Jewelers Association of the United States, which had been in existence over fifteen years. It would thus be seen, said Mr. Ellis, that the jewelers of the Dominion, from the Atlantic to the Pacific, were now on a well-established basis, and all in full and active co-operation with the National Association. Theirs was an association, not in restraint of trade but in furtherance of trade and of a higher ethical standard, giving to the public by improved methods of salesmanship an even more satisfying and higher type of service.

In the course of a highly interesting dissertation on the vagaries of the luxury tax, the speaker detailed the steps taken by the National Executive on this vexed question, proving most conclusively that the executive were right on the job and that they had been the means of accomplishing a great deal of valuable work. In seeking release from the original tax, and in proposing an absorbed tax on the turnover of the store, the executive had pointed out to Sir Thomas White that the jewelry trade had made very little fuss about the tax, other than the lax method in which the Government proposed to collect it, and the evasions that could be made to the detriment of the honest jeweler.

One thing which should not be overlooked by jewelers, said Mr. Ellis, was the fact that they were selling their goods to-day at a lesser rate than during war-time. With the abolition of the 10 per cent. excise tax, and the war tax of 7½ per cent., jewelers were now only paying a straight tax on turnover of 10 per cent. and were thus giving customers goods cheaper than at any time during the past five years. This was an important point, and one which should not be overlooked.

The efforts of the executive of the National Association were devoted largely now to the abolition of the luxury tax in its entirety, and the substitution in its stead of a straight tax on one-half of one per cent., or of one per cent. on all business of every sort, speculative or otherwise. They had strong evidence that the Government were collecting from manufacturers and wholesalers more than they were receiving from the luxury tax—and at an enormously less expense than the collection of the luxury taxes. During the month of September, the one per cent. sales tax collected in Vancouver amounted to $140,000, whereas other taxes together amounted to only $45,000. The Government were thus getting strong arguments, if similar reports came from other parts of the country, in favor of a straight one per cent. tax on all transactions. The Toronto "Saturday Night" of September 18th had devoted the whole of the front page to ad-

vocating this straight one per cent. tax, so that they would see that the newspapers and magazines were backing the C.N.J.A. in its proposal.

Speaking on the matter of publicity, Mr. Ellis outlined the steps being taken by the National Association in this regard. He eulogized the good work done in getting material and in other ways by the secretary, Mr. Ross, who was peculiarly qualified for this work of advertising and publicity. Under their programme, in which it was proposed to expend the sum of $10,000 for the first year, British Columbia jewelers were expected to contribute the sum of $750. The association were getting busy on the publicity work and were going to start on the first day of November with the best slogan ever invented, "Gifts that Last." The advertising would be carried in the best Canadian magazines and in the best magazines that came into Canadian homes from the United States. If the jewelers added to this their individual advertising, emphasizing the use of the slogan, "Gifts that Last," then they would reap a wonderful harvest. Every jewelry store from Victoria to Halifax, should have right in front of their window the little sign, "Gifts that Last." The sign prepared for the campaign was neat enough to go into the big jewelry store or the little jewelry store, and it should be used so consistently that its message would sink into the minds of the people and they would naturally gravitate to the jewelry store when in search of gifts. All the association asked was that the jewelers of British Columbia subscribe the sum of $750.

"The Jewelers Record of Progressive Ideas" was laid on the table for the benefit of jewelers present, and the necessity of each jeweler linking up with the slogan was emphasized. As Mr. Ellis said, it was a class of advertising that would lift the jewelry trade and put it in the forefront of the national industries of the Dominion. He concluded a most forceful and interesting talk by once more reminding his hearers that the advertising would be carried in forty of the best magazines coming into Canadian homes, and that it was up to each and every one of them to co-operate with the National body in featuring the slogan and thus take advantage of the splendid publicity by linking up their stores in the public mind with "Gifts that Last."

Mr. Trorey thanked Mr. Ellis for his encouraging remarks and expressed the hope that it would not be long before he would be with them again.

Mr. Ross, speaking briefly, said it was a matter of great gratitude for Mr. Young and himself to find the jewelers of the West in such a receptive mood on the occasion of their visit some months ago. He had come on this present trip with the president, Mr. Ellis, with a great deal more confidence. They were now in a position to say, "Here is your association; it is up to you to use it." Jewelers had already reaped benefits from the splendid work done by the executive down at Ottawa.

Mr. Ross dealt mainly with the accounting system which was now being placed at the disposal of retail jewelers. It cost the United States Jewelers' Research Bureau $60,000 to secure this expert system, of which Canadian jewelers were now securing advantage. "Operating Accounts for Retail Jewelry Stores" was published at $1.00, and for about $3.00 more, sufficient sheets could be secured which would enable the smaller jeweler to keep his books on this system for one year. Mr. Ross emphasized the fact that, despite the practice of many jewelers, profit should be estimated as a percentage of the selling price of goods and not of the buying price.

He also touched briefly on the work of the National Jewelers' Alliance, which operates in Toronto, protecting their clients against safe burglaries, etc. At the annual meeting of the Alliance, it was decided to extend their activities to the whole of the Dominion. The annual fee was raised to $5, with an entrance fee of $5, and for this sum the Alliance did good work in following up safe burglaries and other worries of the jeweler, as long as any result could be expected from their efforts. Members have on display a card stating that the Pinkerton detective agency are protecting their safe, with the result that jewelers displaying these cards are singularly avoided by safe robbers and others of that fraternity. The National Association, said Mr. Ross, are now inquiring into the matter of insuring jewelers against all kinds of loss.

The matter, brought up at the Saskatchewan convention, of a mutual fire insurance plan for jewelers, was also referred to by the speaker, who instanced the plan being followed in the United States, whereby last year policyholders were rebated 33⅓ of their premiums. The responsibility of jewelers for repairs left in their store, in case of fire, was also briefly touched upon by Mr. Ross.

Mr. Ellis reminded the meeting that the National convention would be held at Winnipeg on February 22, 23 and 24. The Winnipeg jewelers, he said, were laying out an ambitious programme, one that would give the jewelers the finest time they have ever had in their lives—a programme of educational interest as well as of enjoyment. An endeavor was being made to secure a whole floor of the Fort Garry Hotel, so that wholesalers might make a display. One feature of interest would be the breakfast table talks. This convention, said Mr. Ellis, was coming to the West because the West had made such a splendid impression at Montreal, and Winnipeg had asked Mr. Ross and himself to present the matter at every meeting they addressed.

Mr. Carson asked how department stores were falling into line in regard to repair prices.

Mr. Ellis replied that even such big concerns as the T. Eaton Co. and the Simpson Co. were working right along on the association list. Very little trouble had been experienced with department stores, who, as a whole, were conducting their business on a high plane.

Mr. Wilkerson, Victoria, said that it was a great pleasure for him to come over and hear Mr. Ellis' remarks. Incidentally, he remarked that things were working out fine in the Capital City.

Mr. Carson asked re thermos bottles, percolators, etc., under the luxury tax.

Mr. Ellis replied that the executive were working on this; they were keeping up the pressure, and would never let up on Sir Henry Drayton. He had written Sir Henry, putting the latter in the position of a jeweler for the time being, and had put very forcibly the matter of hardware dealers receiving exemption of alarm clocks, razors, etc., up to $10 value; he asked particularly for a message to carry to the West—but he was still waiting for a reply to that letter.

Ralph Raphael of H. & A. Saunders, Ltd., a visitor at the convention, offered greetings to the meeting. He assured them that the Canadian National Jewelers' Association was doing wonderful work. There was no need of pessimism; personally, he knew that Canada was never in a better position than it was to-day. The jewelers of the Dominion were in a far more fortunate position than their brethren in the United States. When in Switzerland, early in the present year, he had visited a number of the larger watch factories. In some of these he was shown wholesale cancellations from American houses, while he had yet to be shown one cancellation from a

Canadian house. Conditions in Canada were really good; we had had a good year, and it was foolish to talk of bad times and adopt a pessimistic vein. In a little dissertation on pearls, and the almost impossibility of securing what was known in the trade as half-pearls, Mr. Raphael stated that within the past few months half-pearls had advanced more than 200 per cent.

Mr. Kaplansky asked whether the luxury tax was applicable to the sale of badges and trophies won in competition, such as those awarded for life-saving competitions in mines, etc. The answer was that such goods also came under the 10 per cent. retail tax, as all other goods sold by the jeweler; there was no avenue of escape, even though the goods were offered as prizes for competitive effort.

A largely augmented party gathered at the Barron Hotel for dinner. Following the coffee came a period of delightful social intercourse while the fragrant haze emanating from a full score of Havanas percolated through the atmosphere. The Earle C. Hill orchestra discoursed the latest music novelties and added much to the enjoyment of the little function.

The evening was finished with a theatre party, some of the boys hitting for the high lights at the Orpheum, while others preferred a session at the fine new Allen movie house, opened a few weeks ago.

The Meeting on the Island

VICTORIA, Oct. 8.—Victoria jewelers provided a highly encouraging finale for the western trip of the National officers by turning out en masse for an evening meeting on Oct. 7th. The capital city of British Columbia has always been enthusiastic in the co-operative movement and in January last, gave a decided inspiration to the visiting delegates at that time by the warmth with which they received the organization idea. Since that time the local jewelers have been holding monthly meetings and the first of the fall series was called to synchronize with the visit of President Ellis and Secretary Ross. As Messrs. Wilkerson of Victoria and Kaplansky of Nanaimo were the only members from the Island present at the Vancouver meeting, the visitors from Toronto decided that their trip would not be complete without seeing the other jewelers there and accordingly arranged to attend the meeting called for Thursday evening.

It was, therefore, with a great deal of pleasure that they found almost every jeweler from Victoria present, the only absentees being Mr. Stoddart, who is still suffering from the blow received from the villainous thug that attacked him in July; Mr. Oldershaw, whose wife was in the hospital undergoing an operation, and Mr. Clayton, who was tied up by another engagement. The meeting was also attended by Messrs. Ralph Raphael of H. & A. Saunders, Toronto, and "Jimmie" Watt of the P. W. Ellis Co., Toronto.

The chair was taken by Mr. A. J. Mitchell, president of the local association, who spoke, in welcoming the visitors, of the splendid results that had followed the organization movement initiated in January last. A new spirit had been created among the trade and its effects were to be seen every day in their relationships with one another. He was sure they appreciated the policy of the National executive in keeping the western members so closely in touch with the work of the association and was equally confident that they all shared with him the pleasure of having such visitors. He introduced Mr. Ellis, who was given a most enthusiastic welcome.

The president again reviewed in brief but comprehensive terms the three subjects that he covered in previous meetings, those of taxation, accounting and publicity. Dealing with the first, he emphasized particularly the fact that retail jewelers were enabled under the new regulations to sell jewelry cheaper than they had before, because formerly the ten per cent. tax on the duty-paid value of imports amounted to 14.25 per cent. in reality; and in addition to it being removed, the war tax of 7½ per cent. had been cancelled. Now the jeweler had to pay only when he sold the goods instead of having his shelves loaded up with stock which was already carrying a heavy tax.

Speaking for upwards of an hour, Mr. Ellis made a profound impression, being listened to with concentrated attention and so lucid was his explanation of the varied activities of the association that at the close, every one expressed himself as being fully satisfied and no questions were asked.

Mr. Mitchell then called upon Mr. Ross who briefly touched upon the advertising service to be offered the retail trade and the scope and plans of the Jewelers' Security Alliance in extending its operations to cover the whole of Canada.

The subject of prices on watch repairs, engraving and jewelry repairs was briefly touched upon and held over for the next monthly meeting. The three months guarantee, as approved by the western associations was heartily endorsed and it was recommended that it be printed in pads and a supply furnished to every member.

Mr. M. J. Little, in concluding the meeting, gave expression to the sentiment of the meeting by proposing a vote of thanks. He said that the association had more than justified itself and he had vision of great results to come in the future. The possibilities of the organization were greater than had been dreamed of and it promoters had certainly builded better than they knew. It was a great pleasure to him to ask that the thanks of the Victoria trade be extended to the visitors. This was seconded by Mr. J. M. Whitney and expressed in vigorous applause. In replying Mr. Ellis directed their attention to the Winnipeg convention to be held on February 22nd, 23rd and 24th and urged every retailer to make an effort to be present. He impressed upon them the great value of the addresses on trade matters, in addition to the social side and the exhibits to be made by the manufacturers and wholesalers.

Mr. Raphael made a short address, commenting upon the improved conditions in the trade for the past two years. The whole atmosphere had been changed and now instead of having backbiting and jealousy there was a brotherly feeling evidenced that made it a pleasure to do business. "Jimmie" Watt also spoke briefly and the meeting was adjourned at eleven o'clock.

A ring worthy of special comment has as its centre an Alexandrite in a diamond and platinum setting. This stone, which is of generous size, has in subdued light a translucent green color, but in the direct rays of the sun reveals fiery tints of the ruby alternating with emerald hues. The ring was named for the former Czar of all the Russias, as it was his favorite jewel. Owing to its rarity he could never obtain sufficient stones to satisfy a sort of craving he possessed for this particular gem.

Twin Cities Greet Visitors

PORT ARTHUR, Oct. 14.—A final stimulus and inspiration to continue the work of organizing the jewelry trade of Canada was given the National officers, Messrs. Ellis and Ross, by their visit to the Twin Cities Jewelers' Association at Fort William and Port Arthur yesterday. This organization was able to report a membership of one hundred per cent. and the feeling of cordial good-fellowship in the trade was so clearly manifested that it was a great pleasure and joy to participate in their deliberations. The Twin Cities were among the first to take up the work of organization and, with so capable and efficient a secretary as Mr. J. H. Gillespie, have built up an association that has placed the jewelry business on a high plane in their locality.

The fine spirit prevailing was given a striking illustration in July when a picnic was held down the lake and all jewelry stores were closed for the day. The members, with their wives and families, turned out to the number of seventy-five and spent what has been pronounced the most delightful day of their experience, with a consequent result that the feeling of good fellowship has never been allowed to die away.

The National officers were met on their arrival in Fort William by a deputation consisting of Messrs. Burke, Strachan and Gillespie and, after a brief drive around the two cities, were taken to the Avenue Hotel for lunch. Following this, "Bob" Strachan acted as host and drove the party all over the country, including a trip to the famed Kakabeka Falls, a delightful spot almost rivalling Niagara in grandeur and winding up with an inspection of the wonderful harbor, lined with enormous grain elevators. The wonderful possibilities of the cities as the spout for all commerce from the west were graphically revealed and could not leave any doubt as to the magnificent future in store for them. The weather was delightful and the trip was as pleasurable as might be imagined.

In the evening a most enjoyable dinner was tendered the visitors in a private dining room of the Port Arthur Hotel, a dinner served in exquisite style and fully equal to any function of the entire trip. When the cigars were reached, Mr. George Burke, the local chairman, formally welcomed the National officers and only regretted that the Twin Cities Association had not been able to assist more than it had in the work of the National organization on account of its isolation. They had, however, done a great deal of good among themselves as was witnessed by the fact that all local animosities and jealousies had disappeared.

Mr. J. H. Gillespie spoke of the work of organization, paying tribute to the great help afforded by Mr. A. E. Belyea, and saying how pleased he had been of the opportunity of assisting in so good a cause. He believed that even the founders of the National Association had not had a true conception of the magnificent results that would follow the work they had undertaken. The jewelers' repair department had been placed on a paying basis, but, beyond the material benefits, he considered that the main plank in their programme was the get-together idea. When this permeated the trade, it was soon found that benefits followed in many ways, that they had never realized. The local association owed a great debt to the men in the East and was very glad to have the opportunity of hearing from them at first hand.

Mr. Ellis then went fully into the taxation question after expressing his appreciation of the wonderful reception tendered the visitors. His lucid explanation of the whole fight on the luxury tax legislation fully satisfied the gathering and the discussion that followed evidenced the fact that the trade had been saved from what might have been disaster. He then covered the publicity matter fully and at the conclusion a number of members offered subscriptions to the fund at once. It was decided, however, that the secretary should canvas the entire trade and remit the contributions in a lump sum.

Mr. Ross then followed with a brief explanation of the service to be supplied through the "Jewelers' Record" and spoke of the work of the Security Alliance. A vote of thanks was tendered the speakers by a standing vote and much applause. Orders were taken for 36 of the signs "Gifts that Last" and the secretary will take further orders, so that the Twin Cities will have fully done its duty in farthering the campaign to have the sign displayed in every store from the Atlantic to the Pacific.

Mr. Robert Strachan, in proposing the vote of thanks, expressed his personal appreciation of what had been accomplished and spoke of the great charge in local conditions. Mr. W. P. Cooke, the veteran of the local trade, who has passed the half-century mark in the business and has been a member of the Port Arthur council for 25 years, also briefly commented on the value of the association. The meeting broke up in time for the visitors to catch the late train for the east and home, the entire assemblage accompanying them to the depot, with cheering assurances of good-will. Almost every store in the two cities was represented and nothing could have exceeded the cordial encouragement that was given to the National executive to "carry on."

Message from President Ellis

ON the conclusion of a trip of almost six thousand miles, during which I have had the privilege, in company with Secretary Ross, of visiting the jewelers of the great Canadian west, I cannot refrain from expressing my very deep appreciation of the wonderful series of receptions that have been tendered us and of the buoyant spirit of optimism that has evidently permeated even the most distant outposts of our great country. We have had the pleasure of addressing conventions in Winnipeg, Regina, Calgary, Edmonton, Vancouver, Victoria and the Twin Cities of north-western Ontario, and the spirit of co-operation and good fellowship that has been universally manifested has certainly given a very strong assurance of a highly beneficent future for the jewelry trade of Canada.

No one could traverse the illimitable stretches of country during the season that we have been privileged to see it without becoming seized of the wonderful potentialities and the magnificent development that is bound to come. When to this is added the splendid hospitality of the people and their undaunted enterprise, no one can doubt that within very few decades another vast Empire will have arisen west of the Great Lakes.

That the jewelry trade will be fully equal to playing its part in the great era to come has been amply attested

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Owen Sound District Organized

OWEN SOUND is the latest to be added to the districts of Ontario in which local associations of jewelers have been formed. It was not through lack of co-operation or enthusiasm that this section was left unorganized so long, as the brotherhood spirit has long been very much in evidence, and there was no hesitation about the response to the invitation to attend the organization meeting. The response to the circular calling the convention was almost unanimous and, had the fine weather held out for another day, a new attendance record would probably have been set. As it was, the gathering could hardly have been more representative and, from the deep interest displayed, it will probably not be long before every member of the trade in the district will be enrolled.

The visiting delegates from headquarters were Mr. W. G. Young, of London, chairman of the Organization Committee of the Ontario Jewelers' Association, and Mr. O. M. Ross, National secretary. The visitors were given a most hospitable welcome and given the freedom of the baby city to such an extent that they were not even allowed to leave any money in town. A motor trip around the business and residential sections, under the chaperonage of "Dave" Taylor, revealed very strikingly the commercial progress of the city and its natural advantages as a residential city. The only drawback to the full enjoyment of the occasion was the persistent rain, which deterred quite a number of members of the trade from making the trip across country in their motor cars as they had intended. There was provision, however, against allowing the damp weather to have too pronounced an effect on the delegates, and the proceedings were as enthusiastic as could be wished.

A good illustration of the value of starting off with a luncheon was afforded when a very happy company sat down to a high-class meal at the Patterson House, where Messrs. Young and Ross were the guests of the local jewelers. The getting-acquainted stage was very brief, and in a few minutes all were chatting together like old friends, so much so in fact that it was found difficult to break up the party when the time came to open the regular meeting.

An adjournment was made, after luncheon, to the Council Chamber of the City Hall, where Mr. J. J. Douglas was asked to act as temporary chairman. He called upon Mr. Ross to outline the usual course of action at organization meetings, and the preliminary move was a motion by Mr. D. C. Taylor and J. H. Newton that the meeting proceed with the organization of the Owen Sound District Jewelers' Association. This being carried, the next order of business was the adoption of the standard form of constitution and by-laws. This was responsible for a brief discussion, Elmwood and Meaford being added to the list of towns in the district which was otherwise pronounced to be admirably laid out. It was also decided that the annual meeting should be held in the first week of June in each year, so that arrangements could be made to have delegates attend the Ontario convention in the latter part of the same month.

The election of officers was the next order, and Messrs. Douglas, Taylor, Shoemaker and Cobean were nominated for the office of chairman. The first two declined on the ground that the office should not be held by an Owen Sound man, and the other two declined on the opposite ground. It was finally decided to take a ballot, and the result was the election of Mr. E. J. Cobean of Chesley, although the vote was very divided. Messrs. Reichenbach and Douglas were nominated as vice-chairman, but the former insisted that this office, as well as that of the secretary-treasurer, should be held in Owen Sound. This view prevailed, and Mr. J. J. Douglas was chosen as vice-president. Mr. Chas. Buzza was then elected secretary-treasure, Mr. D. C. Taylor, who was also nominated, objecting to having two officers in the same firm.

As representatives on the executive committee, Messrs. Conrad Reichenbach of Walkerton and I. Shoemaker of Paisley were unanimously selected.

Mr. Cobean then assumed the chair and warmly thanked the members for the confidence reposed in him. He had always had great confidence in the possibilities of co-operative work, and agreed with those present that the National Association had been the salvation of the trade this year. He was firmly of opinion that the jewelry trade as a whole reflected the character of the men engaged in it, and could be made exactly what its members set out to make of it. He promised to further the objects of the association by every means in his power, and called on Mr. Ross to review the work accomplished by the National organization.

The National secretary briefly sketched the history of the movement and its various activities, reciting in detail the efforts in connection with taxation, beginning with the appeal to Sir Thomas White a year ago to repeal the excise tax and substitute a sales tax and winding up with the attempt still being made to have the exemptions granted other trades extended to the jewelry trade. A long discussion followed on the taxation question, the general opinion being that the jewelry trade had done well in escaping the necessity of issuing sales slips and informing the customer of the tax.

Mr. W. G. Young followed with a highly characteristic address in which he touched upon the extent to which the old feelings of distrust and jealousy had disappeared in a great many localities and had been replaced by an era of good-will and brotherliness. He gave many instances of former abuses which had been largely eradicated, and strongly urged the formation of district associations, coupled with a word of warning against trying to do too much right off the bat. It were better, he said, to get better acquainted first, to eat together once or twice, and then gradually get rid of inequalities and forget bad habits. He counselled them against expecting too much from fellow members, as it was only human to fall from grace occasionally, but if a brother should fall, not to resort to methods of getting even, but to endeavor by a friendly conference, to have matters straightened out and put on a satisfactory basis.

Following Mr. Young's address, the subject of publicity was discussed, and Mr. Ross elucidated the programme of the National Association for a widespread campaign of publicity. General endorsement of the plan was expressed, and each of those present placed an order for the "Gifts That Last" sign. The meeting also agreed, as a body, to make their proper contribution to the advertising fund, and the local secretary was requested to get into communication with all members of the trade in the district and secure their remittances.

Mr. Johnston, the local Collector of Inland Revenue, entered the meeting, and a general discussion on the taxation question followed, the fact that jewelers would not be required to handle stamps being considered a worthwhile result of association effort, if nothing else had been

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Notes from Britain

Trade Continues About Normal—Dealers are Hoping Christmas Business will be Good, Regardless of Strike Situation

(From the London Correspondent of The Trader.)

FROM a general point of view all branches of the jewelry and allied trades continue to turn out a normal supply of goods. There are no exceptional demands, and there is no exceptional slackness. The Christmas rush has not yet begun, and although the majority of traders view the next few months with the expectation of good business, there is, in some manufacturing quarters, a distinctly pessimistic outlook. A fairly good business is being done in the medium class of jewelry, but in the better classes of articles, with the exception perhaps of expensive rings, trade is flat. A scarcity of new designs is noticeable in this market, but it is expected that with increasing demand a considerable number of new designs and novelties will make their way upon the market; the manufacturers evidently do not think it worth while to place new designs out while the present coolness continues. Although this state of affairs seems somewhat slack, no jeweler has cause to worry, the Christmas and New Year seasons are at hand, and whatever hindrances, strikes, lock-outs, rising prices and social unrest occur, the public may be relied upon during these seasons to give the jeweler an extremely busy time.

With the exception of a few popular and essential lines, the silverware and electro-plate trades have experienced a large dropping off of orders. With prices at the present high standard buyers hesitate, and there is a tendency on the part of the manufacturers to limit their productions to cheap small plated goods which sell fairly easily. This falling off does not interfere a great deal with the manufacturing conditions as the drop in demand gives an opportunity for clearing back orders of which the books are full. There are indeed many firms who welcome the decline in business for this reason. The factories are still working at full pressure and it is hoped that the Christmas demand will commence in time to prevent any serious shortage of orders.

The demand for table cutlery continues and the factories can by no means cope with the business forthcoming. The export is still comparatively large although there is a marked drop in the foreign demand for pocket knives, razors and shears. This is no doubt due to the increasing competition from Germany. America and Sweden are also formidable competitors for these articles, Sweden making great headway in the manufacture and export of razors. It is interesting to note that the exports of cutlery to Canada from the United Kingdom for the first eight months of the present year are estimated at $765,000.

Of late there has been a remarkable series of rises and falls in the cutlery trade, this unsettled state of affairs being largely due to the exceptionally high prices ruling for steel.

Now the manufacturers of steel are beginning to realize that something must be done to stem the increasing foreign competition and have commenced to lower their prices. These continue to fall, slowly, and it would seem that Sheffield has justification in anticipating a future of settled prosperity. Of course, whether the manufacturers will be able to keep steel prices normal depends greatly upon labor, and it is to be hoped that the workers will see reason and co-operate with the employers for the benefit of British trade.

Sheffield silver and electro-plate workers are beginning to feel the results of their hold-up for high wages and short hours last year. Quite contrary to the experience of the last six years, many of the outworkers in the industry find it necessary to go about seeking jobs instead of the employers begging them to take jobs. Colonial and foreign business has fallen off considerably, but the big firms continue well employed on the orders they had booked well in advance. Some of them, in particular lines, have still months of work in hand and have no qualms for the immediate future, granted labor does not take up more unreasoning attitudes in regard to wages. The trade is further handicapped from the want of glassware for mounting, and notably cruet glasses. Some British makers have tried to meet the demand; but, as previously pointed out here, much of the stuff is of doubtful quality.

Brevities of Interest

A tour of the Dominions is being organized by the Board of Trade with a view of pushing the sales of British goods in the Dominions. A cinema touring car is travelling with the exhibition showing films of the various productions of the U. K. A chance will thus be afforded for the Canadian jewelers from Halifax to Vancouver to see for themselves British silverware and cutlery.

As a result of recent investigations by American mining engineers, gold has been discovered in Ireland. The deposits, which are said to be of great value, are situated in the hills near Horseleap, County Westmeath. At one time in history, Ireland was the principal gold-producing country of the world. The deposits were, it was thought, eventually exhausted. Seemingly, however, the precious metal is still to be found.

With the beginning of October bronze tokens are to be circulated in France in place of the French currency notes of small denominations. The metal, which contains aluminum, is extremely hard and can be worked only by powerful machines.

It is reported that the Norwegian steamer "Petrel" from Riga, arrived at Boulogne, France, with a cargo of nineteen cases of Russian gold. The gold which has been sent to a Lyons bank is in ingots and is valued at $6,570,000.

A German trade paper laments the fact that the German fresh water pearl fisheries are becoming extinct. The streams, which exist in the Bavarian forest, the Fichtelgebirge and the Saxon Vogtland districts, have been contaminated by the refuse from newly built factories and the pearl mussel which needs the purest mountain streams, if it is to thrive, is dying out.

A great boom in silver shares is reported from Johannesburg. The Pretoria Silver and Lead Company recently offered 55,000 shares and the applicants for the issue totalled one million.

A craze for platinum jewelry has commenced in Japan. The Japanese, who seem to have money to spend since the war, have become extensive buyers of diamond and other costly jewelry.

Aim at Uniform Lists

An effort to bring uniformity throughout Ontario in the price lists for trade engraving is being attempted by the Toronto engravers, not solely in their own interests, nor even solely in the interests of the engravers of all the province, but rather in the interests of the entire jewelry trade of the province. So successful has been the uniform price list which has been given a year's test in the city, both to the engravers themselves and to the jewelers, that it is now hoped to extend the benefit to other localities.

Unfortunately the first step along this line did not bring results, principally, it is felt, because the local organization was unable to get into touch personally with trade engravers in other centres. Notices were sent out to the secretaries of the various jewelers' associations throughout the province, asking them to notify local trade engravers that a meeting of the craft would be held in Toronto on October 5th for the purpose of organization and to discuss uniform price lists. Practically no response was made to this, however, and the Toronto men are now endeavoring to get a list of the names of members of their craft doing work for the trade, with the purpose of taking up with them personally the two matters in question. Copies of the Toronto price list will be sent out to every such engraver whose name is obtained, with a request for an expression of his opinion as to whether it should be generally adopted. If sufficient encouragement is also found for provincial organization, this will also be undertaken at a later meeting.

It was extremely encouraging that every trade engraving shop in Toronto was represented at the meeting on October 5th; and further encouragement was found in the fact that the list which had been in use for a year was so thoroughly satisfactory as to be allowed to stand without change. Officers for the year were elected. Mr. Clark, the president, retired, his place being taken by James Parkinson, the former vice-president. J. C. Gairnes was chosen as vice-president, and W. Herridge was re-elected secretary-treasurer.

As there promises to be some difficulty in locating all trade engravers in the province, it would be well if as many of these as possible send their names and addresses at once to Mr. Herridge, 158 Bay street, Toronto, so that he may send them copies of the Toronto price list for their comment, and take up with them the prospects of preparing a list for use throughout the province. This matter is one which intimately concerns the interests of every trade engraver and every member of the jewelry trade, and assistance of the sort suggested would be not only of gratification to the leaders in the movement for uniformity, but would be of benefit and profit to every individual member of the craft participating.

Beads are of paramount importance for costmes or accessory jewelry, and some of the semi-precious stones have been wrought into necklaces that could bear comparison for beauty and craftsmanship with the more pretentious gems. Illustrating this is a necklace of coral beads of a delicate pink and satiny sheen suggestive of the pearl itself. Amber, too, appears in all shades, from light cream to a shade bordering on burnt orange, and an interesting necklet mellowed by a beautiful warm tint by generations was once Mohammedan prayer beads and has been worn to smoothness by the caressing brown fingers of a devout Mussulman. Jade has been used for the manufacture of exquisite earrings, in which circles of the rich green stone thinly cut hang by a slender platinum thread from an earpiece of solitaire diamond.

Canadian Jewelry Imports

	Month of July		Four Months Ending July	
	1919.	1920.	1919.	1920.
Clocks—				
United Kingdom	3,404	590	3,715	2,050
United States	48,741	59,625	192,834	289,683
France	186	276	1,087	1,413
Japan	344	1,184	501	3,887
Other countries	....	4,124	60	4,545
Totals	52,675	65,799	198,197	301,578
Clock and watch keys, movements and cases—				
United Kingdom	117	43	143	1,278
United States	3,898	21,274	11,813	67,937
Japan	....	....	....	....
Other countries	....	....	5	28
Totals	4,015	21,317	11,961	69,243
Watches—				
United Kingdom	541	20	900	1,475
United States	1,218	3,066	3,657	6,098
Switzerland	3,159	19,799	11,913	56,065
Other countries	926	2,361	926	2,378
Totals	5,844	25,246	17,396	66,016
Watch actions and movements and parts thereof—				
United Kingdom	633	1,069	3,267	4,791
United States	73,535	64,865	317,911	288,951
France	....	1,231	....	12,319
Switzerland	61,868	141,520	235,129	484,503
Other countries	....	....	....	....
Totals	136,036	208,685	556,307	790,564
Watch cases and parts thereof—				
United Kingdom	109	173	760	890
United States	13,759	11,028	57,240	66,356
Switzerland	4,760	15,624	23,922	44,946
Other countries	....	....	3	1,576
Totals	18,628	26,825	81,925	113,768
Moulded and cut glassware—				
United Kingdom	1,212	2 648	4,236	9,435
United States	55,486	113,776	194,526	317,233
France	....	5,510	182	6,199
Japan	....	....	406	200
Other countries	907	316	972	4,704
Totals	57,605	122,250	200,322	337,771
Electro-plated ware and gilt ware, n.o.p.—				
United Kingdom	2,663	40,814	12,002	109 360
United States	20,266	21,612	75,312	67.258
France	7	1,441	849	4,603
Other countries	96	7	115	175
Totals	23,032	63,874	88,278	181,396
Sterling or other silverware, n.o.p.—				
United Kingdom	11,805	51,136	15 865	116,328
United States	4.573	7,992	20,044	38.269
France	614	585	932	2,224
Other countries	....	386	....	386
Totals	16,992	60,099	36,841	157,207
Silver bullion unmanufactured—				
United States	580,629	206,323	1,282,971	990,397
Jewelery, n.o.p.—				
United Kingdom	3 445	21,916	6,839	76.866
United States	87,754	63,302	285.170	303,116
France	1,246	44,618	9.798	59,209
Japan	2,981	4,132	5,061	14.505
Other countries	....	2,025	374	6,021
Totals	95,426	135,993	307,242	459.717
Diamonds, unset—				
United Kingdom	199,051	76,736	578.121	766,638
United States	6,193	3,348	7,884	62,574
Belgium	....	28,412	....	43 607
France	....	....	7.168	434
Netherlands	3.694	8,900	189,303	161,298
Other countries	....	....	....	4,008
Totals	208,938	117,396	782,476	1,038,559
Precious stones and pearls and imitations thereof, strung or not, but not mounted or set—				
United Kingdom	32,759	77,344	37,926	181,193
United States	4,960	12,019	28,024	55,307
B.E.I.—India	....	....	27,393	....
France	5,600	35,275	30,260	90,955
Germany	....	5,933	1,296	8,029
Italy	323	589	1,224	4 596
Japan	874	3.451	3.530	18,546
Switzerland	....	....	....	1,942
Other contries	....	945	....	1,450
Total	44,516	135,556	129,653	362,018

THE TRADER

Official Publication of

The Canadian Jeweler

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Prejudice Still Exists

IF anyone is of the opinion that the prejudice against jewelry no longer exists in the form so noticeable a year ago, he need only consult the opinion of stock-brokers to have the illusion instantly dispelled.

The *causus belli* in this particular instance is the embargo which the Minister of Finance is endeavoring to retain upon foreign securities, and the instance of the attack is the conference which the Minister held recently with representative brokers.

Says a despatch from Montreal:

> "One financier was very strong on the claim that while enforcing this restriction, which, of course, deprives the Street of a good deal of business, the Government ought to restrict or stop the importation of luxuries. He thought a start might be made on diamonds."

While a Toronto broker is quoted as saying:

> "When a security is brought into Canada the money is not lost. When a luxury is imported the value thereof is gone for good to another country."

It is difficult to see how intelligent men can be on occasion, so thoroughly inane. A security from abroad means money gone out of the country just as much as a luxury from abroad. In the case of securities, indeed, they may be sold and the money brought back to the country—or (as is just as probable) the money may be invested in further foreign securities. In the case of luxuries—well, it all depends on the luxuries. Some of them, such as luxurious foodstuffs, are consumed, and their value lost. These, seemingly, the brokers do not attack specifically. Others, such as diamonds and other jewelry, not only retain the value at which they are imported, but actually become enhanced in value with the passage of time, and are much more likely to bring back increased money to the country, if eventually sold abroad, than are foreign securities whose value is quite as likely to fall as to rise. These, strangely enough, are the luxuries which the brokers single out for attack—on which they "think a start might be made."

If this old prejudice is going to be raked up and threshed out all over again, it behooves every jeweler in the country to line up with the C.N.J.A. in its ceaseless battle for fair play for the jewelry trade. The fact must not be lost sight of that the stockbrokers are a tremendously weighty influence in the country, constituting, as they do, one of the most powerful arms of the financial community. If, before they consent to comply with the requirements of the Government, they should insist on a sacrifice, and if the jewelry trade is their nominee as the victim, then anything short of the entire force of the jewelry trade may not suffice to save that trade from some iniquitous imposition.

Sells Both Ways

ATTENTION is called by a Nova Scotia jeweler to a case of questionable ethics in salesmanship, in which a travelling diamond salesman was the offender and the writer the victim. His letter follows—save that unfortunately the name of the individual concerned must be deleted:

> "I am making a complaint about a certain Mr. ——— who came to my store yesterday and sold me a large diamond ring. He is carrying quite a stock. He also went around to hotels and sold goods, *and at the same time informed guests what I had paid him for mine.* What I would like to know is, is he justified in soliciting business direct from the consumer? I think this should be given publicity in your next edition."

Most certainly the salesman in question was not justified in soliciting retail business in this way. He was even less justified in telling anyone the price at which he had sold a diamond to a trade customer. As unfortunately it would be actionable to publish the name of the offender, The Trader is unable to do so. Other jewelers throughout the country should be warned, however, and would do well to restrict their purchases to recognized vendors to the trade.

A Delicate Point

A CORRESPONDENT writes to enquire whether, under certain given circumstances, it would be possible—and legal—for him to constitute his store a department store, in which all the normal wares of the jeweler could be carried in the jewelry department, and the turnover tax paid on this department alone. Nationally-advertised and other articles, which are not jewelry and are not taxed, could then be carried in other departments, as they are in the existing department stores, and would not come under the turnover tax.

The question has been put up to the Department of Inland Revenue, but at the time of writing, no reply has been received.

The point is a delicate one, but The Trader fails to see how it would be possible for the Government, in common equity, to deny any jeweler the right to turn his business into a department store if he is so inclined; and having done so, it surely could not reasonably deny him the privileges allowed to existing department stores.

The question as to the legality or otherwise of this step would probably rest upon how many departments it takes to constitute a department store. That is a question

that The Trader would not care to answer, and one which might puzzle even the Government.

Meantime, however, there seems to be no reasonable grounds for supposing that a jeweler may not open a department store if he so pleases; or that, having a department store, he would not receive the same consideration as other department stores. It would be necessary, in such a case, to apply for a license for the department, instead of for the entire store: and if luxury goods of any sort were carried in the other department or departments (which would be almost inevitable) it would be necessary to apply as well for a retailer's license for the remainder of the store, of the same sort as that required for clothing stores, furniture stores, etc.

Accounting System not Perfect

CLOSER study of the system of accounting issued by the Jewelers' Research Bureau of the United States has revealed the fact that it may not prove to be so suitable for the use of Canadian jewelers as had been hoped. Copies of the explanatory booklet were forwarded to each of the associations in the western provinces for examination and a report by competent accountants actually engaged in the trade. The result has been that criticisms have been received that may result in the system being materially modified to suit Canadian conditions. From one point of view, it is stated that the directions with regard to the apportionment of certain expenditure are in conflict with the requirements of Canadian law respecting income and excess profits tax returns. It is also pointed out that the detail required is so extensive that the retailer working at the bench would not have the time to keep the forms filled out, and in fact that the system, as it stands, would prove suitable only for jewelers who can afford to keep a bookkeeper or clerk for the purpose.

As it is the purpose of the C.N.J.A. to provide a system that will give every item of information required by a credit man, banker, or insurance company without proving cumbersome and unnecessarily extensive as to detail, the various criticisms as received will be taken into consideration by the National executive and a complete report secured from men competent to state exactly what is required in the Canadian jewelry trade.

Publicity Objective Not Yet Reached

AT the time of going to press, the total subscriptions for the Canadian National Jewelers' Publicity Campaign had amounted to $5,372. According to provinces, the amounts were as follows: Ontario, $3,370; Manitoba, $770.; Quebec, $502.; Saskatchewan, $195.; Nova Scotia, $185.; Alberta, $140.; British Columbia, $115.; New Brunswick, $90.; Prince Edward Island, $10.

As will be noted, Manitoba is the only province that has so far exceeded its allotment but it must be borne in mind that this allotment was not intended as a finality, but rather as a primary objective, it not being considered that any provincial association would feel that it had done its full duty when it reached the sum first assigned to it.

The returns are, of course, far from complete as a number of the provincial and district organizations will report their contributions in bulk and by the end of another month, it is expected that the total objective will be almost reached. It behooves every member of the trade, however, to consider carefully whether he has done his duty and whether he should allow other jewelers to carry the burden of providing a service that will react to the benefit of all. The sum which it is sought to raise is ridiculously small in comparison with other trades and, as an example, it might be mentioned that the furniture men of Canada are spending $100,000 in their first year of publicity. They have already created a strong impression and, with all the other trades that are engaged in similar propaganda work, it has come to the point where the jewelers must wake up or they will continue to lose thousands and thousands of dollars that have been diverted into other channels. The jewelry publicity movement is very opportune and it should be supported by every dealer, large or small, who has the interests of the trade at heart.

The individual subscriptions by provinces follow:

ONTARIO

Already Acknowldged	$2,180.00
Geo. H. Lees & Co., Hamilton	150.00
Standard Silver Co., Toronto	150.00
W. G. Young, London	100.00
Davis Mfg. Co., Toronto	50.00
F. T. Proctor, Toronto	50.00
Can. Elgin Watch Co., Toronto	50.00
S. & E. Treifus & Stripp, Ltd., Toronto	50.00
Thos. Lees, Hamilton	50.00
S. Fremes & Co., Toronto	50.00
Savage & Co., Guelph	50.00
A. E. Turner & Co., London	30.00
J. Sweet & Co., Hamilton	25.00
J. A. Knox & Co., Toronto	25.00
Von Gunten's, Chatham	25.00
J. S. Barnard, London	25.00
C. F. Jones & Co., London	25.00
R. C. Inkster, Hamilton	15.00
H. Williams, Hamilton	15.00
Warne Bros., Peterboro'	15.00
R. B. Maybee, Toronto	15.00
Anthony Bros., Toronto	15.00
Ferguson Bros., Chatham	15.00
J. C. Barr, Sarnia	15.00
Fred. Shonbeck, Hamilton	10.00
W. J. Sheppard, Toronto	10.00
Platinum Art Co., Toronto	10.00
Walter Murch, Toronto	10.00
J. W. Johnson, Toronto	10.00
W. B. Stanley, Ingersoll	10.00
H. Richardson, Ingersoll	10.00
J. L. Wilson, Woodstock	10.00
Woodroofe & Son, Woodstock	10.00
W. F. Stretton, Hamilton	5.00
Summerfield & Baker, Hamilton	5.00
A. H. Mann, Hamilton	5.00
A. J. Gabel, Kitchener	5.00
N. Agranove, London	5.00
N. H. Corbett, Merrickville	5.00
J. Boas, Toronto	5.00
M. M. Cohen, Toronto	5.00
C. R. Ford, Chatham	5.00
J. F. Waterhouse, Chatham	5.00
J. J. McTague, Guelph	5.00
W. R. Johnson, London	5.00
J. A. Nash, London	5.00
C. R. Sumner, London	5.00
O. R. Bensette, Windsor	5.00
W. P. Frank, Waterloo	5.00
A. W. Waters, Sarnia	5.00
A. Rogul, Toronto	3.00
Harry Rosseau, Hamilton	2.00
	$1,190
Total	$3,370.00

MANITOBA.

Already acknowledged	$755.00
E. L. McDonald, Wawanesa	5.00
Max J. Dilger Winnipeg	10.00
	$770.00

QUEBEC.

Already acknowledged	$452.00
Camille l'Heureux, Montreal	50.00
	$502.00

SASKATCHEWAN.

Wheatley Bros., Regina	$50.00
W. G. Watson, N. Battleford	25.00
Howard Downing, Moosomin	25.00
W. A. Stevenson, Kindersley	15.00
A. Henneberg, Estevan	10.00
W. S. McLelland, Melville	10.00
L. A. Gillespie, Regina	10.00
G. W. Harrington Saskatoon	10.00
W. T. Mitchell, Strasbourg	10.00
Thomas Jewelry Co., Yorkton	10.00
W. S. Bowden, Yorkton	10.00
G. M. Cochran, Rouleau	5.00
C. S. Boehm, Tugaske	5.00
	$195.00

ALBERTA.

Already acknowledged	$100.00
W. F. White, Stettler	10.00
P. B. Nett, Provost	10.00
T. B. Moffatt, Calgary	10.00
G. M. Godley, Claresholm	5.00
R. H. Watcher, Grande Prairie	5.00
	$140.00

BRITISH COLUMBIA.

Already acknowledged	$50.00
Mitchell & Duncan, Victoria	50.00
R. McDonald, Vancouver	10.00
H. Calvert, Kaslo, B.C.	5.00
	$115.00

NEW BRUNSWICK.

Already ackonwledged	$85.00
Ernest Law, St. John	5.00
	$90.00

NOVA SCOTIA.

Already acknowledged	$80.00
H. R. Bergmann & Co., Halifax	100.00
A. A. Smith, Truro	5.00
	$185.00

PRINCE EDWARD ISLAND.

W. W. Wellner, Charlottetown	10.00

From Farthest East

IN a letter to the secretary of the Canadian National Jewelers' Association, making application for membership, Mr. George Noblett of Glace Bay, N.S., includes the following interesting observation:

> "In passing, I might mention that this fee comes from the most Eastern jeweler in Canada. I hope you will be able to link me up with jewelers all along the line to the far western point of this great country. With best wishes for the career of the C.N.J.A. . . ."

The challenge is a proper one. Now let's hear from the "farthest west."

Are You Prepared?

A FEW months back we warned the trade against the system of computing the ten per cent. tax on the *net* instead of on the *gross* receipts from the customer, pointing out that this was contrary to the departmental interpretation of the tax, and that the jeweler attempting it would be liable, sooner or later, to find himself up against a staggering bill for back taxes amounting to one per cent. of his gross receipts. It is not known whether any jewelers have yet been brought to book in this. For the greater part, the trade is carrying on along the line approved—that of absorbing the tax in the selling price and paying ten per cent. of this price to the Government. But in other trades the Government agents have already located irregularities of methods, and the merchants responsible have not been let off lightly.

In one Ontario city the change in procedure by jewelers, from the incorrect to the correct method, was but recently made—and none too soon. It is to be hoped that if the Inland Revenue officers chance to call in that community, they will not delve too far back into the past. But even should their curiosity discover the irregularity, they will be much more likely to be lenient, since the error has been rectified, than they would be in cases where the incorrect procedure is allowed to continue until they check it up.

A Steady Load

A lot of retailers, particularly jewelers, wait for business to come to them. They count on good trade in December, and perhaps in June and October. The rest of the time they take business as it comes—gladly if it is good, complainingly if it isn't.

There is one class of retail merchants, says "Tick Talk," the sprightly Westclox monthly, that does not follow this program. They know the yearly buying habits of the public with which they deal.

They plan to concentrate on certain lines at certain seasons. They have a store calendar showing which merchandise is to be pushed at certain seasons of the year. Some of these events are planned for months in advance. Yes, we're talking about the department store.

They do not wait for people to drop in, they do not take business as it comes. They create business, and they do it by advertising, displays and sales.

They have their most attractive offerings, from a price standpoint, come at the dullest seasons.

These stores attract a steady stream of business. Their sales fluctuate, but the difference between their biggest and their poorest day's business will be very much less than yours, simply because they planned for a year ahead. They outlined the schemes to keep business up during the dull months.

Owen Sound District Organized

(*Continued from page* 50.)

done. The gathering dispersed at six o'clock after a well-spent afternoon. Those present were Messrs. E. J. Cobean, Chesley; R. L. Gibson, C. Reichenbach, Walkerton; J. G. Russwurm, W. K. Weppler, Hanover; I. Shoemaker, Paisley; J. J. Douglas, D. J. Taylor, Chas. Buzza, Jas. E. Buzza, W. G. Wright, J. H. Newton, Geo. King, Owen Sound. There were also present Messrs. C. L. Coulter of the Levy Bros. Co., Ltd., Morley Woodall of the Davis Mfg. Co., and M. W. Sunley of the Bailey-Dixon Co., umbrella manufacturers, who were very heartily welcomed by the retailers.

Seconds out of the Ring!

C.N.J.A. not a Catspaw

IF any of the members of the C. N. J. A. regard that organization as a means of pulling their individual or factional chestnuts out of the fire, the sooner they rid themselves of that impression the better it will be for them, for their fellow-members of the craft and of the association, and for the well-being of the trade as a whole.

It has come to my attention that in one or two cases a modified form of coercion upon some members of a district association by other members of the same association has been attempted, resulting in a none-too-congenial atmosphere (not to put it more strongly) being created within the trade in these districts. I have no intention of mentioning the specific instances, nor the questions on which the division occurred—much less of attempting to say which side was right and which wrong. These matters are known to the districts concerned, and need not be known elsewhere. But I will say this: that if anyone wants to put the C. N. J. A. on the "everlasting blink," this is probably the best way of going about it. But if he does so, if this is his wish, then he can have no complaint if the tremendous development which is now taking place within the trade, the vastly improved attitude of the public toward it, and the profits which are beginning to accrue in repair work and engraving are brought to a sudden end. These things are to be obtained and retained only through co-operation, and co-operation does not thrive on dissension and attempted coercion.

All this of course, is putting the case strongly—exaggerating it, perhaps, since the instances which I have in mind are in no wise so extreme as the above tirade might lead one to believe. I exaggerate merely to give emphasis, to point out the disaster into which even minor differences, if they are allowed to arise and develop in this district and that throughout the Dominion, might easily lead. Co-operation necessitates a certain amount of compromise. Where interests vary, however slightly, compromise is necessary for the good of all if the tremendous benefits of co-operation are to be reaped. Far better, then, that a majority should yield a point or negotiate a compromise and retain good feeling than that it should attempt to coerce a minority into a line of action to which that minority is strongly opposed. For if the latter method is adopted in one instance, and the minority draws out of the organization, then it is likely to occur again and again, until at last the departed minorities are the majority, and the organization is left with but a fraction of its former strength.

Culpable Carelessness

NOT long ago we read of a diamond salesman in Detroit who went in for luncheon, leaving many thousands of dollars' worth of gems in carrying-cases in his automobile. When he returned to the car after luncheon they had vanished. More recently, the combination "porter-guard" of a New York diamond firm deposited fifty thousand dollars' worth of diamonds at the rear of a Fifth Avenue 'bus, while he took a seat nearby from which he could watch the cases. Despite his "watchfulness," one of the three cases vanished, and with it vanished $18,000 worth of diamonds. It would be impossible to say just what proportion of the larger or smaller robberies of retail jewelers are traceable to this same carelessness, but one may be pardoned for imagining that the percentage is large.

It is unfortunate, but seemingly true, that constant association with wares which combine great value in little bulk tends to induce carelessness on the part of those responsible for their safe-keeping. There is no excuse for it. The tendency is generally recognized, and the fact that it *is* recognized removes what little excuse there might be otherwise. More: it should persuade the custodian of gems to be more than ever on the alert against developing this lack of care.

A few days ago I was in a large jewelry store just at closing time. Just as the last clerk was about to leave one of the departments his hand chanced upon a parcel of jewelry, not worth a fortune but costly enough. It had been taken out of the case to be locked up in the vault for the night, and then had been left behind by some careless clerk. The vault was already locked, so the clerk who found it tucked it away in the corner of a drawer and "took a chance" on it for the night. I've no remarks to make on this little affair at all, but I can imagine those the "boss" of the store might make had the incident come to his attention—not because of the value actually risked in this instance, but because of the carelessness shown on the part of an unknown employe who might some day be responsible for the safekeeping of gems of several hundred times the value.

The Scrapper

The Diamond and its Gruesome Story

Reproduced by permission from the Popular Science Monthly.

ALL the diamonds in the world could be packed in your wife's clothes closet. They could be stored in a kitchen pantry, where, in the dim light, the cook might mistake them for navy beans and attempt a puree. They would form a pile about as big as the pile the coal man dumps on the sidewalk at the basement entrance to your apartment building or shop. If the pile had a base diameter of about eight feet, and were rounded into a cone, it would be five feet high. A pile of coal of equal size—and coal by every tie of chemical relationship is diamond's first cousin—would cost $28. The pile of diamonds, reckoned at $100 a carat, would have a value of $4,635,547,480. If figured at current diamond prices, it would be worth three to five times that much.

There are, it is estimated, 46,355,474 carats of cut and polished diamonds in existence. In terms of avoirdudois they would weigh 10½ tons. The total includes possibly the first diamond ever found on earth—who knows?—and the last gem picked from the chimneys of South Africa; the little twinkler the shop girl wears on her finger, and the Kuh-i-Nur that blazes in Great Britain's crown.

One hundred dollars a carat, used as the basis in the estimate, is perhaps below the average cost of diamonds throughout history. Diamond prices have been subject to wide variations. The war advanced the price considerably—that is to say, it depreciated the value of money, and prices were raised to some extent in accordance. Present prices are more than a hundred per cent. higher than those fifty years ago, and they undoubtedly will go higher during the next few years—are going higher even now. But every diamond is an individual problem as far as price is concerned. Price always depends on the stone's color, comparative flawlessness, inherent brilliancy and cutting. A one-eighth carat diamond sells at present from $12.50 to $20; one-quarter carat from $37.50 to $62.50; one-half carat from $100 to $200; three-fourths carat from $187.50 to $337.50; one carat from $300 to $500. Importers buy rough diamonds in foreign markets at about $90 a carat. A rough crystal of 2½ carats, which will cut to a gem of one carat, therefore costs $225. Various costs bring this up to $250. If this diamond turns out to be a gem of the first quality, it will retail at from $500 to $550, the increase of $250 to $300 representing the various profits taken in its progress from the hands of the buyer of the rough stone to the finger of the ultimate possessor.

But such quotations are not wholly dependable. Some blue-white one-carat stones sell for $2,500, while you can buy a one-carat yellow diamond for $150. Blue-white diamonds bring the highest price in the market. But many connoisseurs prefer as more beatiful the snow-white gem found among the river diamonds, whose sharp, cold brilliancy is like that of clear ice gleaming in winter sunshine. Some collectors, however, are keen on black, blue, yellow, and similar varieties of the stone.

The diamond was a clumsy jewel of dull lustre, until the art of cutting and polishing it was discovered in the fifteenth century. If the stone is large the first step is to make an incision, and then to cleave it with a mallet, which two steps are illustrated in this picture.

The United States in recent years has become the greatest diamond-buying nation on the globe. For years it absorbed from fifty to sixty per cent., and during the war 85 per cent. of the outpt of the South African mines, which supply 98 per cent. of all the diamonds in the world markets. A recent estimate placed the value of the diamonds in that country at $1,350,000. Of this, $500,000,000 was set as the value of the stones in the country in 1900. Importations since 1900 have amounted to $506,000,000, this in-

A B C D E

The Regent, or Pitt (A), weighed 410 carats, and was bought for about $120,000 by Pitt, Governor of Madras. The Duke of Orleans, Regent of France, paid $400,000 for it. It was cut to nearly 137 carats, and was stolen during the Revolution, but was recovered, and is still in France. The Kuh-i-Nur (B) led one Indian potentate to kill his three brothers and imprison his father. It has been cut and recut. It weighs now 125 carats and has been valued rather fancifully at $1,000,000. The Pigott (C) weighed 82 carats. It was last heard of in Egypt. It is valued at $150,000, rather little for a stone of such size. The Empress Eugénie (D) weighs 51 carats, and is the property of the famous Gaekwar of Baroda. Two centuries before it shone on the bosom of the proud Eugénie it was given by a peasant to a blacksmith for mending a plow. The Duke of Westminster owns the Kassak (E), weighing something under 79 carats. Little is known about it.

cluding $175,000,000 worth of rough stones which were doubled in value by cutting. The remainder of the difference between the 1900 estimate and that of to-day is an exceedingly conservative allowance for accretions in value.

Prosperity has no better barometer than the diamond trade, and the increase in diamond buying year by year has reflected the growing wealth of the American continent. Yearly importations of cut diamonds increased from $1,317,420 in 1867 to $27,000,000 in 1913. They fell to $18,000,000 the first year of the war, and to $9,000,000 in 1915. They showed a reaction from war conditions in 1916, when they reached $20,567,222, and were $21,855,735 in 1917 and $13,925,772 in the first eight months of 1918. The diamond-cutting industry in the United States began in 1873, when $176,426 worth of rough stones were imported. Importations amounted to more than half the importations of cut stones in 1916 and 1917, and had become almost equal in 1918.

The Cullinan Diamond. Lower, as it appeared in the rough, weighing 3,025¾ carats (1½ pounds), one-half as large again as illustration. The stone was purchased from the Transvaal Government in 1907, and presented to King Edward VII. It was cut into nine large stones and a number of small brilliants. Upper right, the largest of these stones, 516½ carats, the largest brilliant in the world. Upper left, the second largest stone cut from the Cullinan, weighing over 309 carats.

Time was when they adorned only the princes of the earth and sparkled only in palaces. But they have become a democratic gem in the great democracy of the West. The stenographer emits Kimberley sparkles. Faint Dutoitspan gleams show in the ears of the pretty waitress. No cook or housemaid can hold up her head without a diamond among her jewels.

DIAMOND CUTTING A MODERN ART.

The perfectly cut and brilliant diamond the world knows to-day is not more than fifty years old. The ancient world knew little of diamnds. From the first Pharaoh to the last, through all the pageantry of thirty-one dynasties, diamonds were unknow in Egypt. From the dawn of history, Babylon remained unfamiliar with them for forty centuries. The pioneering conquest of Alexander across the Indus in 327 B.C. acquainted Greece vaguely with their existence. The patricians of Rome in the days of the early empire rarely owned them. Byzantine supremacy, the rise of Venice to maritime power, the Moorish conquest of Spain, brought only a trickle of diamonds into western Europe. A fashionable jewelry store in America to-day carries more diamonds in stock than were in all Europe when Columbus sailed from Palos.

The earliest cutters used their wheels deftly enough, but they neglected their mathematics. Bringing out a diamond's full brilliancy is a mathematical problem. Increase of facets adds to surface area and surface glitter. But the angle of total reflection must be considered in relation to the angle of incidence, and the facts so arranged that a ray of entering light will be reflected from the inner facet surfaces and returned in refracted rainbow-sparkles through the top of the stone.

MAKING THE DIAMOND SPARKLE.

Henry D. Morse, of Boston, in the last century was the first to discover the balanced proportions that developed a diamond's highest reflective and refractive possibilities. Since brilliancy is the crowning glory of a diamond, he did not hesitate to sacrifice whatever weight was necessary to achieve it. Retaining the fifty-eight facets of the earlier cutters, he found that a diamond is at its sharpest climax of brilliancy when its depth from table to culet is six-tenths of its diameter, and a little more than two-thirds below. Cut in this style, a diamond not only flashes light from every polished facet surface, but seems alive with coruscating inner fires.

Morse's proportions are the rule of the world to-day, and they mark the final triumph of art in the achievement of the perfect modern jewel.

A B C D E

Swallowed by a faithful serving-man to save it from the robber who slew him, the Sancy (A) was sliced from his stomach to adorn the royal person of Henry of France and Navarre. The Orloff (B) was stolen by a French soldier from the eye of an idol in a Brahmin temple, stolen again from him by a ship's captain, bought by Prince Orloff for $450,000, and given to the Empress Catherine II. It weighs nearly 105 carats, and was one of the Russian crown jewels. The great Mogul (C), most magnificent of Indian gems, disappeared from history, never definitely to reappear. It has a bloody history going back to the year 1665. Its fame lured Nadir Shah to the sack of Delhi. This is a glass reproduction made from extant descriptions. It probably weighed after cutting, 280 carats. The Akbar Shah (D) was originally a stone of 116 carats with Arabic inscriptions upon it. After being cut down to 71 carats it was bought by the Gaekwar of Baroda for $150,000. The Polar Star (E), a magnificent stone weighing 40 carats, belongs to the Princess

HAVE WOEFUL HISTORY.

Fiction in its maddest moods never invented romance more bewildering than the stories of the great diamonds of India. For these baubles wars have been waged, nations devastated, thrones and dynasties overturned, men slaughtered by tens of thousands. For gems men have plotted, intrigued, robbed, murdered, committed every cruelty and treachery, stained their souls with every crime.

The fame of the Great Mogul lured Nadir Shah to the sack of Delhi. Desire to possess the Kuh-i-Nur was woven into the complex motives that led Aurung-zeb to deluge India with blood, slay his three brothers, and dethrone and imprison Shah Jehan, his father.

The Orlof, stolen from the eye of a temple idol and sold overseas, was presented to Catherine of Russia by her princely paramour to patch a lovers' quarrel.

Swallowed by a faithful serving man to save it from robbers who slew him, the Sancy was sliced from his stomach to adorn the royal person of Henry of France and Navarre.

The Great Mogul, the most magnificent gem of the Indian mines, disappeared from history, never definitely to reappear, its fate a riddle of the centuries.

THE BALEFUL GLEAM OF HOPE DIAMOND.

The Hope blue diamond—stone of tragic fame—is the only one of the great historic diamonds to come to the United States. When Louis XIV bought it in the seventeenth century, it was a gem of 67½ carats. It disappeared during the French Revolution, and remained lost until 1830, when it reappeared as a jewel of 44¼ carats.

From its first appearance in Europe, a superstition has clung to it that it brought disaster to all whoever owned or wore it Certainly it has been associated with a long list of tragedies. Tavernier, who broght it from India, failed in business, and died on his voyage back to the Orient to recoup his fortune Madame de Montespan, upon whom the Grand Monarque bestowed it, was supplanted in the king's affections by her rival, Madame de Maintenon. Nicholas Foquet, a courtier who borrowed it, was erecuted. Louis XVI and Marie Antoinette, who inherited it, lost their heads on the guillotine. Princess de Lamballe, of Marie Antoinette's entourage, was killed by a revolutionary mob.

The thieves who stole it were executed or deported to penal colonies. Wilhelm Fals, the gemsmith who cut it down for them ended his life in poverty. Hendrik Fals, his son, who stole it from the thieves, committed suicide. Francis Bealieu, last of its underworld owners, who sold it to Daniel Eliason, a London jeweler, died of starvation in a garret in Soho. Lord Francis Hope became a bankrupt, and was scandalized by the elopement of May Yohe, his American actress wife. At last accounts May Yohe was a scrubwoman in Tacoma.

Lorens Ladue was shot and killed by her infatuated admirer as she danced in the glare of the footlights with the diamond on her bosom. Her Russian cavalier, who had hung the jewel about her neck, was assassinated. Simon Montharides, who sold it to Sultan Abdul Hamid, was killed in an accident. Two of its Turkish custodians were murdered. Salma Subaya, the sultan's favorite, was shot while in the Yildiz Kiosh; and Abdul Hamid finally lost his throne.

Imported into the United States, it was bought by Edward B. McLean for $300,000. As beatiful as when, fresh from the mystic East, it dazzled the court of France, the diamond for years brought only happiness to its new owners. Then one day the little son of the McLeans, first-born of a happy marriage and heir to vast riches, was killed at play by an automobile. Instantly the tragic tradition recurred to the public.

SOME RUSSIAN GEMS.

An alternative story is given concerning the famous Orloff diamond, the largest existent Indian gem, differing in many particulars from the brief outline with illustration B on the preceding page. This tale says that it was a British soldier who stole it from the idol's eye, the soldier selling it to an Amsterdam broker, and the latter to Prince Orloff, the reigning favorite of Catherine II of Russia,

(*Continued on page 70.*)

A B C D E

The Florentine Diamond (A), among the crown jewels of Austria, weighs 139½ carats and is valued at $525,000. It is a very pale yellow. It was picked up on a medieval battlefield, and sold for two francs. The Hope (B), 44¼ carats, is believed to be a portion of a beautiful blue stone of 67 carats cut from a stone weighing over 112 carats, which was discovered in India, brought to Europe by Tavernier, and which was stolen from the French crown jewels. The Hope has the same color as the missing gem. The Kuh-i-Nur (C) eventually passed into the hands of the East India Company, and was presented by it to Queen Victoria in 1850. This is a picture of it recut to 106 carats. The Star of the South (D), perhaps the most famous of Brazilian stones, was found in 1843. It was cut from 254½ carats to 125 carats, and was bought by the Gaekwar of Baroda for $400,000. The Pasha of Egypt (E) weighs forty carats and is valued at $140,000.

An Enhancer of Time*

By Margaret Lynn.

ALWAYS have I wanted a clock for myself. By 'always' I mean since I first cast a desiring eye upon the possessions of maturity. Such a wish has root, I am sure, among moral instincts and is a credit to the wisher. It has enduring quality, also, proving its worth. My yearning went through successive stages, fixing itself in turn on cuckoo clock, grandfather's clock, banjo clock, but in time recognizing each one as not the thing of ultimate desire. A finer clock must be waiting somewhere.

But all this time I conducted no search for it. So peculiar a possession cannot be attained by ordinary way of traffic. You must wait, in a sort, for your clock to come to you. You cannot step out and buy one, like a kitchen range or a dictionary. An object so intimate must seek you, as well as you it. With all my eagerness to find mine, I yet hesitated always, fearful of not having the vision to recognize it when I saw it. It was far better to be without one than to attempt life with the wrong one.

Recently, however, my longing has been redoubled. I have acquired a house. That is to say, I have acquired the exclusive right to occupy it by paying monthly what is technically known as rent, but what I regard as an offering to the god of contentment. At this point of my account I am obliged to exercise great self-control, to keep from changing my theme and lucubrating on my house instead of my clock. No other subject could be so engaging—nor, I fear, so pervasive, so ubiquitous. All conversational roads lead to it; even bypaths and scarcely seen sheep-tracks bring me gladly homing to my theme. I look with wonder and puzzled admiration on people who are householders, even house-owners, and who bear the glory both lightly and modestly. I realize that I must have known scores of persons who have houses, even houses beautiful in their eyes, but who allow the fact to pass as a matter of course. Such restraint is to be emulated, and at this moment bids me not pause on my other joys, sweet though they be, but pass on to my clock.

Even my house beautiful did not bring a timepiece with it, and my mantel above my fire was still empty when on a golden day not long ago I wandered into the second-hand-furniture store which stands next to the place where a householder may pay her monthly gas bills. There ought to be some term more beautiful or quainter or racier than second-hand-furniture store, every syllable of which is prosaic, for that place of expectation and discovery and tragedy and plaintive romance. Every time you enter one it is an adventure in possibilities. This time I was following the lure of a tip-top round table, of which my Neighbor had told me. The second-hand-furniture-store-keeper—you can easily see the desirability of another word—denied having it, as they always do, according to some mystery of the trade, and I had to find it myself, as I always do, according to no mystery at all. It proved to be a disappointment, as also frequently happens. The man, when he had been introduced to it, said it was walnut. And when I found a broken place on one of its rounds where it flaked up in white fibres when scraped, he said it had been jammed and would naturally do that way. He spoke as if it were a bruised apple.

I was unconvinced, but I couldn't contradict a man in his own profession. So I merely stood off and put my head on one side dubiously and said that I didn't like the lines of it, which is always a convenient thing to say when all your other objections have been overruled. *Lines* is the only word I know that applies to furniture at any time. Having said it this time, I regarded the matter as settled and myself as excused from purchasing, and turned away in a brisk business-like manner.

And there, at my very elbow, was my clock. I knew it at once and recognized it as mine—I who had laughed at love at first sight and raised my eyebrows over affinities! No one is so accursed by fate, no one is so utterly desolate, but there is a clock waiting for him somewhere if he will just delay until he has formulated his last and best ideal. As proof of that, here was the incarnation of my dream, my last and best—no cackling, cuckoo-clock or pompous grandfather's clock, or anything else but a little old mahogany Seth Thomas, right-lined and mellow-colored, dignified but genial, gracious though austere, self-contained yet temperamental. In literary quality it combined a humanitarian classicism with reserved romanticism; in doctrine it was, I should say, liberal Presbyterian. Along with its sociable air, it wore also the slight gravity which a clock should have, marking the reverence it feels for the time it measures. For adornment it wore, not the customary crude Renaissance landscape, but a piece of illumination in wonderful red and blue and gold, undoubtedly a detail from some fine old rubrication. At least, it had the combined mellowness and freshness of an old manuscript, and the faint, very faint, ecclesiastical suggestion which rightfully belongs to a clock. All in all, in richness of personality, my clock was surpassing.

All this I saw at a glance. Nevertheless I stayed my haste and made delays. You can't spent everything you have, even on an affinity. I jiggled the pendulum and flipped the hammer, I raised doubts as to the wood and skeptically questioned the works—though all the time with secret apology In the end the man was glad to take fifty cents for it. He couldn't send it home, since he didn't deliver; but he could put it into a neat box just the right size—a second-hand box stood ready—and tie it with a second-hand string in such a way as to form a handle, and I could carry it home myself. I did no, speculating on how I should have carried the table home, had I bought it.

From this point on, I can best give the history of our relations, so far as they can be disentangled from my less important affairs, in the form of a journal. I never could keep a diary for myself, but there is a peculiar appropriateness in setting down in such methodical form the outline of one's experiences from time to time.

Saturday, 16th. I brought the clock home Perhaps I should say the clock came home, for I had as much a sense of being accompanied as of bringing. Without waiting for the polishing or adjusting which it obviously needed, I put it up on my mantel and it settled down with an air of satisfaction which gave sweet gratification to me. Even when we were coming home I had wondered how it would like my house. But it seemed to fit into place like an acorn in its cup or a flower in its calyx. It put, as I knew it would, the last and finest touch to my house, which I had thought almost perfect before. My Neighbor, who is a most sympathetic person, came in and rejoiced with me, as a neighbor should. It was with great reluctance that I left it and went out to pur at a tea. But my best thoughts and, I suspect, my finest conversation, were still with my

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new possession, and as the result of my eloquence a large part of the tea-gueses came home with me when I came, to look at my prize. All the finer-natured of them at once saw its qualities; I suppose there are always persons to whom a clock is simply a machine.

I sat up late to-night, merely enjoying it. It seemed like re-establishing my house. For this is to be not simply a marker of time, but a marker of *my* time. No relation could be more intimate. It is to be interwoven in all my experience, to time my duties, and announce my joys, and limit my sufferings. Another self—if there is such a thing—could not be nearer. After all, our widest notion of existence includes only two eternities and a clock.

But I did not try to set it going; acquisition was enough for one day.

Sunday, 17th. My Neighbor came in early this morning—she never misses church—and we wound the clock and found that it will go. Unfortunately the pendulum-plate is missing—though I was sure it had one when I looked at it in the secondhand store—and the pendulum-wire waggles away nervously, with an erratic motion. There is an eager good-will about it, though, that goes to your heart, and shows what its fundamental disposition is.

Not long ago I took a short trip on a local motor train, which has a charming way of picking up and transporting the life of the people along its path. I have travelled all the way to California with less sociability than was condensed into those two hours. If I had time I should ride up and down on that road often, so pleasing is it. The chief interest was afforded by a large party who got on at Weston and got off at River Falls, where they were going to have a surprise dinner for old Mr. Daniel Bates—some of them called him uncle—who used to live at Weston and who now has had 'locomotor ataxia for ten years, but was the cheerfulest thing you ever saw.' They were carrying all the material for their dinner with them, even to the live rooster whom they were treating to a ride before putting him into the pot. "Sister Aggie" sat with me chiefly, though they all changed places many times, and conversed agreeably about the symptoms of locomotor ataxia combined with cheerfulness.

My clock reminded me at first of old Mr. Bates. It certainly had the manner of locomotor ataxia, if I know what that is, but it was also the cheerfulest thing ever seen. It went five days before night, and even then indicated perfect willingness to go on if I would wind it again. But there was a pathos about its gay endeavor which I could not stand. The lovely lady who reincarnates Portia came in and said that it would not do; it must not be wearing its little heart out that way. So we went to bed in a silent house.

Monday, 18th. When I came in from a lecture this morning, my clock was ticking in regular rhythmic beats, with a serenity which showed it had returned happily to old-time habits. There was a complete at-homeness about it that was the most musical thing I had ever heard. I was willing to think that this was a natural happening, and sat down to listen to its systole and diastole, in perfect content. But my Neighbor came presently to show me that she had been in before and had tied two lead dress-weights to the end of the pendulum, with a pink ribbon. My Neighbor is both practical and æsthetic, as well as neighborly. She now had a proposal to make; she would put my clock in order for me and regulate it, for a consideration. A church society of some kind was requiring each member to bring to it a dollar which must not be part of her regular income, but earned by some abnormal form of usefulness. I don't knw whether the purpose was religious or purely oconomic—instituted to discover new industries. My Neighbor said that she had eighty cents already, and for twenty she would see that my clock went, and throw in the dress-weights and the pink ribbons. I am no bargain-driver and I accepted the offer, only stipulating for the usual guarantee of a year's running.

Thursday, 21st. The clock is still going. I spent an hour this morning polishing it and bathing its face and hands. The very terminology of a clock shows how human it is. Its door-knob proves to be pewter. Its rubrication seems much finer since I cleaned the glass.

Even in all my yearnings for a clock I did not dream how romantic and subtle the relation with one would be. The sternest-faced one is not merely a monitor and a conscience. It is that, to be sure, when necessity calls, but it is also a companion, a sympathizer. It is your assurance of continuity and consistency of action, even of individuality. The very sight of its face gives guarantee that you are you and have been for some time, and that you will probably still be to-morrow.

Friday, 22nd. This is my birthday and my Neighbor brought me a brass pendulum plate which she had wheedled out of a second-hand man. She took back the dress-weights and the ribbon. As this is a screw-up plate she thinks she will now be able to regulate the works better. I don't greatly mind having them unregulated; for if the clock is fast, it seems to me to be so because it has an ardent disposition and an eager heart; and if it is slow it seems to me to be serene and quiet-hearted, and I like it both ways. I don't care to have my clock keep exactly the time that every clock is supposed to keep. However, my Neighbor wants to regulate it.

Monday, 25th. I made a very annoying mistake to-day. In the midst of a call I suddenly remembered that the clock was slow, and I absent-mindedly rose and turned it ahead fifteen minutes. It was very tactless, and I was immediately embarrassed. However, my caller did not leave, but only used the occasion to remind me that last week when several agreeable persons were pleasantly drinking tea with me, I suddenly and quite irrelevantly exclaimed, 'Listen! the clock is going to strike six!' I was only wishing to call attention to the tone of the stroke. But I must be more careful, for they all went home very soon, and I remember that the last time they came to tea before that, they stayed until half-past seven, and everybody's dinner had to be put back.

Wednesday, 27th. The clock has stopped.

Thursday, 28th. My Neighbor, who has not yet received her twenty cents, came and got the clock and took it home, uttering her intention of taking it to pieces and cleaning it. My Neighbor secretly wishes she were a tinker instead of a lady, and would like to have me buy a dozen clocks and let her take them all to pieces.

I let it go with trepidation, for it is, and can be, my only one, and there are clockmakers; but my Neighbor is a 'magerful' person and has me a good deal under her thumb, where she keeps me for the purpose of dispensing favors to me.

Saturday, 30th. My Neighbor brought back the clock, going briskly, and apologetic for its lapse. She found the lost pendulum-plate up among the works.

It was a rare union of heart and head, I must say. My Neighbor took home the pendulum she gave me for my birthday—for the nucleus of a new clock, I suppose. She now has both the dress-weights and the pendulum. She also raised her price to a quarter, because her eighty cents have shrunk to seventy-five

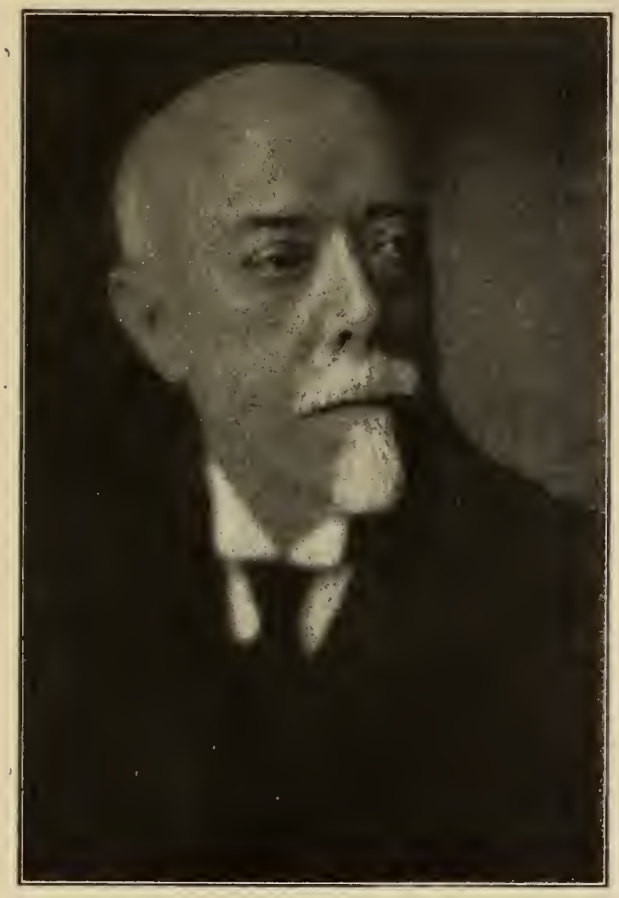
Tuesday, 3rd. I have known clocks that, when you sat down before them, in front of the fire, would bid you not stay there too long—not more than twenty minutes at most, and they will tell you when they are up—but be off

(*Concluded on next page.*)

The President's Address

(*Continued from page 49.*)

by the progressive and alert spirit displayed during this tour and the eagerness and enthusiasm with which its members everywhere have caught up the message of co-operation and advancement. It is with every confidence



MR. M. C. ELLIS,
President of the C. N. J. A.

that we predict that the second annual convention of the jewelry trade of Canada, to be held in Winnipeg on February 22nd, 23rd and 24th next, will set a new record in our history and give the greatest possible stimulus to our work. We only trust that the jewelers of the East may fully recognize the importance of cementing the bond between the two sections of our country and attend the convention, even if personal inconvenience be entailed.

Of especial significance and gratification has been the zeal with which the western jewelers have caught the spirit of the publicity campaign, a result which carries undoubted assurance of the success of that great undertaking. With the splendid slogan, "Gifts that Last" displayed in the window of every jewelry store from coast to coast, accentuated as it will be by the sane sentiment impressed on the readers of almost every paper, nothing can interfere with the future prosperity of the trade. It is with similar appreciation that the other activities of the National body have been received and the vision of a one hundred per cent. membership in the western country now seems to be tinged with an approach to reality in the very near future.

With such widespread and generous hospitality, the task of conveying the appreciation of your National officers to each individual concerned would prove impossible of accomplishment, but the experiences of the past few weeks have repaid a thousand-fold any inconvenience caused by the undertaking of such a trip in a busy season. To all the provincial and local associations that have co-operated in rendering our mission a great success and to every individual who has co-operated by personal courtesies or by attendance at the meetings, we desire to express our most heartfelt gratitude and our thanks for their aid in furthering the most beneficent cause that was ever undertaken on behalf of any trade.

M. C. Ellis, President.

An Enhancer of Time

(*Continued from page 65.*)

and about those duties. Mine is different. It beams at me sympathetically or joyously, according to my needs, and takes up our intercourse at exactly the point where we dropped it, and is always urging me to stay a little longer.

But there are people who are willing to know the time from just any clock.

Wednesday, 4th. Since its return, the clock has settled down again on the mantel with an air of renewed satisfaction, as if even its brief absence had added to its joy in being here. As for me, I find my courage grow under its protection. I should find the face-to-face prospect of unmeasured time too appalling without it as an intermediary. It ekes time out to me by degrees and makes it a serviceable instead of an awful thing.

Still, it has its whims. When I try to write verse I find I must be iambic. I can't get a dactyl or an anapest into the room. There are times when it insists on ticking off heroic couplets—a form I detest—to me, to a length that is annoying.

Saturday, 7th. I had to spend a large part of the morning rearranging my walls. It began when the clock, now thoroghly at home, said that, if it was to be on the mantel, it must be in the exact middle; and the lady who is Portia abetted it. So it literally threw out my magnificent Annunciation Angel, who had been supposing himself the greatest thing in the room. It also refused, in turn, Savonarola, and Michael Angelo's notions of creation and an innocent etching—the last because it looked too new. I spent more than an hour offering it pictures and having them rejected; and in the end it had its pick of my few humble treasures. I noticed that it finally chose the meekest and most gently orthodox of them all, ones which were quite willing to be subordinate to it. And yet through the whole performance its manner was so engaging and so whimsically deprecatory that I was rather charmed than impatient, although it spoiled my morning's work. At the end it seemed to say quaintly, 'Now we are all perrectly comfortable'; and I was really as well pleased as it was.

Sunday, 8th. My Neighbor collected her quarter. I wanted to charge her for the artistic joy she had, coming up here three times a day to tinker with a clock like this; but she said that a subtle pleasure of that kind could not be paid for in material form, and she would not try.

I am glad that the clock cannot indulge in reminiscence. I may be only a step-owner, but it is simply the mere accident of missing my rightful generation that kept me from being the original one. In all those sealed-up experiences of which I shall never hear, my clock must have had relations with people, even emotional relations, but I don't wish to know of them. Anyway, I am sure it never felt for anyone else what it now feels for me.

Saturday, 14th. When I came in very late to-night from unprofitable occupations, my clock said very distinctly, 'Wherever have you been all this long time? I have been looking for you for hours. Now light the fire and take that chair and let's sit up late and think about things and have a good time.'

widespread advertising campaign

in MacLean's and similar mediums keeps the value of Wm·Rogers & Son Silverplate constantly before your customers.

The good reputation of Wm. Rogers & Son Silver Plate is to your customers their assurance that you are offering them the most durable as well as the most beautiful in medium priced silverplate.

"THE BEST AT THE PRICE"

Wm·Rogers & Son Silverplate

Made and Guaranteed by Wm. Rogers Mfg. Co., Ltd., Niagara Falls, Ont.

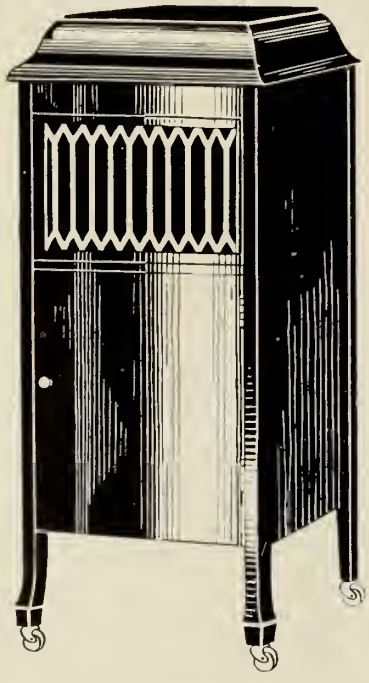
THE INSTRUMENT OF QUALITY

Sonora

CLEAR AS A BELL

"The Highest Class Talking Machine in the World"

The "Nocturne"



The "Trovatore"

A New Sonora Favorite
"THE NOCTURNE"

Sonora dealers are prepared to meet the strongest competition this Christmas with the "Trovatore" at $170.00 and the "Nocturne" at $268.00.

Dealers everywhere report that the new "Nocturne" is meeting with a most enthusiastic reception. In fact, it promises to be the most popular of all Sonora models.

It has the tone that has made Sonora famous. It is beautiful to look upon. It sells at a reasonable price.

Like all Sonoras, the "Nocturne" plays all disc records made. It has an effective automatic stop. A tone modifier. A simple envelope filing system; and a silent, dependable motor with extra long-running qualities.

The "Nocturne" sells for **$268.00**

THE "TROVATORE"

An instrument richly simple in cabinet design. It has a Double Spring Motor, playing from 4 to 5 ten-inch records with one winding, and an Automatic Stop.

It plays every make of disc record with the clear, golden Sonora tone.

The "Trovatore" sells for **$170.00**

To-day, more than in the past, the phonograph dealer recognizes the advantage of selling the Sonora—for the Sonora appeals to the better class of buyers—it sells for cash. Comparatively little capital is required by representatives of the Sonora.

I. MONTAGNES & COMPANY

General Distributors.
3rd Floor, Ryrie Building - TORONTO

THE GOLDSMITHS' STOCK COMPANY, LIMITED, TORONTO

SELLING AGENTS TO THE JEWELRY TRADE

Phonograph Department

Another Advantage

MANY a jeweler who is working up a splendid business in records is not himself entirely clear as to why this should be the case. Yet the answer is simple enough. Ordinarily, and excepting in big shops which specialize in phonographs and records, the dealer who stocks phonographs has had very little experience of the kind which assists him in the merchandising of records. Even the sheet music dealer is more accustomed to handing out or playing selections which his customers ask for by name than he is to merchandising his wares with an eye to the personal tastes of his customers. The jeweler, on the other hand, quickly develops an intuitive understanding of the personality of his customer, since so much of his success in business depends upon his ability to show the goods which are likely to appeal to the customer, whether it is the simplest trinket or the costliest jewel. The only merchant who rivals him in this respect is the book salesman who is really a salesman of books and not merely dispenser of stationery, magazines and school supplies.

It is because of this general lack that record makers complain that more than sixty per cent. of record sales are due to their own advertising, and a bare forty per cent. due to the salesmanship of record dealers. This shows the tremendous business that is open to the man possessing the ability and determination to "sell" records—not merely to "keep" them. It explains why jewelers are frequently so successful in the sale of records.

* *
*

Beware of Orphans

ONE of the strongest arguments you have against the mail order house, and for your own business, is that the phonograph carried by the former concern is all too frequently a comparatively unknown make. Perhaps neither you nor your customers have considered this a very serious matter—but it is.

Do you happen to have any friends who invested some years ago in one or another of the many comparatively unknown makes of atomobile? Do you remember what their experiences were with such machines? What frequently happened was that the machine sooner or later became an "orphan," and then, when parts gave out, they could not be replaced. The machine might about as well be thrown away.

It is the same with phonographs. Usually the unknown brand is an "assembly" job—the motor from one small manufacturer, the tone arm from another, the reproducer from third, and so on. The possibility of the phonograph, or of some vital part of it, becoming an orphan is thereby multiplied precisely by the number of small manufacturers contributing to its component parts. If a large manufacturer makes a change in his machine, he continues to make enough of the old parts to supply the demand for replacements. But in the case of an assembly job, where a small manufacturer of a single part changes his product, or, worse still, goes out of business, that part can no longer be procured.

Beware of the unknown make yourself, and warn your customers to beware of it. They will see the point quickly enough—no one wants to be burdened with an "orphan."

* *
*

Get Acquainted

IT is not sufficient to know merely what records you have in stock. Phonograph music has been called "canned music," but the handling of records is an entirely different proposition from that of handing out canned meats and vegetables. No one would think of asking a grocer to describe the contents of a tin of peas, but your customer is quite within his rights in wanting to know "What's that one like?" in the case of records, especially as he may not have time at the moment to play through the month's repertoire of selections, and since, accordingly, he must rely to a certain extent on your assistance in making his choice of what you play for him.

So get acquainted with your records when first they come in, and keep on speaking terms with them.

A Use for Idle Moments

NOTHING is quite so irritating to a customer as delay, and there are two matters on which you or your salesclerks may cause quite annoying delays to a record customer. They are both matter of ignorance. One is ignorance of your stock (for which there is no excuse whatever); the other is ignorance of the catalogue (for which there is little if any excuse).

Of course, most merchants do know their stocks, not only of records, but of all other items. They also insist that their clerks should know stocks. But do they always see to it that they or their clerks know the catalogues — not only the jewelry jobbers' catalogues, but also those of the phonograph record makers? These latter, of course, are quite as much for the public as for the dealers, and in consequence you will find many customers who know them thoroughly. But whether or not the customer knows the catalogue, he will expect you and your clerk to know it. If he finds you do not. . . . well, what would you think under those circumstances if you were the customer?

There are plenty of spare moments about the shop which may be spent profitably not only in studying the jobbers' catalogues (most jewelers, we imagine, do that) but in studying the retail catalogue of records. You will find it by no means uninteresting; in fact, if you have any liking for music, the study will provide you with plenty of interest.

* *
*

Sell from the Top

ALTHOUGH it may be your private opinion that a certain "prospect" is not likely to invest in a machine worth more than $100, it is not wise to act too freely on that assumption. For one thing, he may have money and a willingness to buy which throws out all your calculations. For another, even if your judgment prove correct, it is a compliment that he will appreciate if you show him over your stock of beautiful and expensive models.

Judge The Opportunity by Three Simple Facts:

We are ready to appoint representatives in centres where we have no dealer at present. You are invited to get in touch with us at once. Act now, for Christmas business.

If you are interested in making a success of a phonograph department you can't afford to overlook these facts about The Gerhard Heintzman:—

Firstly—The Gerhard Heintzman is the only Canadian-built phonograph awarded a Gold Medal in open competition.

Secondly—Piano craftsmen design and make it—men who for over half a century have been building Canada's Greatest Piano. Its singing throat is fashioned from genuine violin spruce —such as is used in making piano sounding-boards. It plays every disc record made, and it is the only phonograph expressly designed to play each make of record with the correct weight of the tone-arm.

Thirdly—The Gerhard Heintzman is a complete line, offering you a model to meet every demand and netting you a handsome profit on every sale.

Gerhard Heintzman, Limited
Head Office & Factory:
Sherbourne Street, Toronto

The Gerhard Heintzman

The Only Canadian-Built Phonograph
Awarded a Gold Medal in Open Competition

Man's Best Medicine—Music

By Howard Brown.

DID it ever occur to you that you have in your phonograph department one of the most effective dispensaries that exists for treatment of the ailments of mankind? While medicos prescribe bromides and osteopaths knead spinal muscles for the relaxation of twentieth century nerves, or dose with *nux vomica* and knead abdominal muscles for the treatment of twentieth century stomachs, a large and ever-growing section of the population is finding its health and appetite in mental relaxation or pancreatic stimulation through the offices of good music.

It must not be thought that the medical profession has entirely overlooked the effect of music in the treatment of certain cases; but they have more to learn than they have to teach in this respect, as almost anyone can tell who has won that inestimable prize, an appreciation of beautiful music. During the war a good bit of use was made of music in hospitals, but for the most part, unfortunately, in a hap-hazard sort of way. For the sake of "keeping the men in good spirits" concerts were constantly being given by troops of volunteer musicians. But practically never was any attempt made by the medical authorities to lay down for the guidance of the musicians the sort of music they should provide. In special hospitals for the treatment of nervous cases—"shell-shocks," neurasthenics and the like—slightly more deliberate use was sometimes made of music. Its tremendous potential benefits were recognized—but unfortunately no more than that. The medical profession, despite its great war-time successes, seems to have fallen down on this one thing: that they did not go into an elaborate and deliberate indexing of the various classes and qualities of music, and the effect of each upon the various types of mind, and in the various maladies in which music might be used.

It is suggested by some writers on the subject that this is due in part to the average medical man's singular personal incapacity to appreciate music. This may be an inborn lack on the part of that form of mentality which leans naturally towards the medical profession, or it may be due to the doctor's insufficient opportunity to attend concerts or otherwise develop a taste for music, on account of the continual calls being made upon his time, and the infrequency of his moments of freedom.

Whatever the cause, the fact remains that the medical profession generally, when it thinks of the matter at all, accepts the lighter types of music as being of the sort best suited to combat the worries and anxieities of the "tired business man" and to ward off physical or nervous breakdown. So emphatically universal has been this idea that it has become a common figure of speech in New York City and elsewhere to refer to a certain type of girl-and-music performance as a "T.B.M. show."

Yet when we come to canvass the opinions of those who really know something about music—who are not merely guessing—we learn that of all possible types of show this is the least likely to bring relaxation; is, in fact, well calculated to prevent it.

The reasons are not far to seek.

Bear in mind that the best means of relaxation is the complete removal of the thoughts from those over-worked brain-cells which are devoted to the business and other cares of the day. This permits those cells to rest by transferring the scene of activity to other cells, less used. In turn, rest of the over-worked brain-cells induces sleep where sleep would otherwise be impossible. Have you ever felt "too tired to rest" when every muscle of the body was shrieking its protest, and exhaustion was near but sleep would not come? It is the same with the brain when sections of it become overtired. If those sections may first be rested while awake, they are the more likely to take advantage of sleep when the time comes.

You should handle Phonographs Because

1. You have the Business

with which phonographs link up more naturally than they do with the businesses of those who sell people the medicine they take, the beds they lie on, the magazines they read, or the tools they work with.

Brunswick

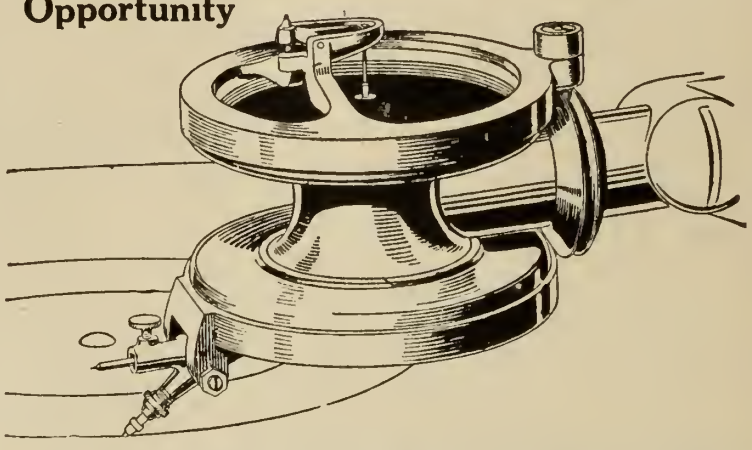
PHONOGRAPHS AND RECORDS

The Best Merchandizing Proposition in the Music Trade

The jewelry store is particularly well adapted for business in phonographs and records. This is clearly shown by the increasing number of jewelers who are featuring these lines. Brunswick Phonographs and Records are not only splendid profit-makers themselves, but also act as a sure attraction for the store, thus increasing the business in other lines carried.

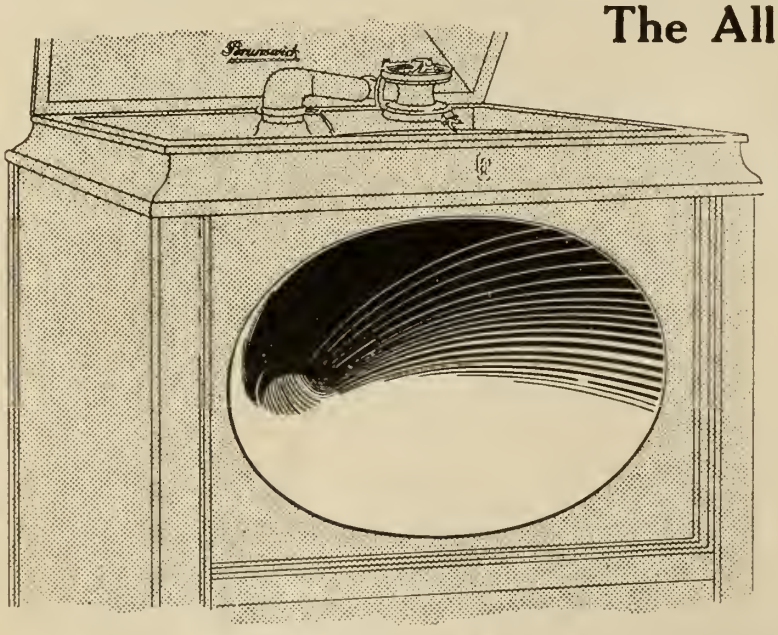
The Brunswick's Exclusive Features Give You a Wonderful Opportunity

"Tone" is the thing people want in phonographs nowadays—tone plus versatility. And you can demonstrate to each prospective customer that the Brunswick excels in both, because of these two exclusive and well-advertised inventions:—



The ULTONA

is an exclusive Brunswick invention which plays ALL records exactly as they should be played. By a mere twist of the wrist the Ultona is instantly adjusted to play any make of record with the proper diaphragm, the correct needle and the exact weight. Nothing to take off or put on — no bothersome attachments or extras. The Ultona is complete.



The All-Wood Oval Horn

—built like a violin—is another exclusive Brunswick feature. Its oval shape and entire freedom from metal solve an old problem in acoustics by allowing tone waves to unfold in a way that is rich, mellow and, above all, natural. This feature alone is responsible for much of the wonderful tone of the Brunswick.

Find Out for Yourself

how easy it is to sell Brunswick Phonographs and Records, and how surely the profits accumulate. Find out NOW! Don't delay—the Christmas season is always a harvest for Brunswick dealers. We have an extra special proposition for jewelers that will interest you. Write our nearest office to-day for full particulars. If you are interested in Records, let us tell you all about Brunswick Records.

THE MUSICAL MERCHANDISE SALES CO.

Sole Canadian Distributors

General Offices: 79 Wellington St. West, TORONTO

Winnipeg
143 Portage Ave. E.

Montreal
719 Drummond Bldg.

Furthermore, the thoughts which distract the mind from the use of one set of brain cells to the use of another should not be of the sort which excite, or very little will be gained.

And above all, they should be of the sort which distract more than merely for the moment; else the mind will snap back to its more engrossing activities, and the wear on the business brain-cells will continue as before.

A thought will show how little the conventional "T.B.M. show" meets any of these requirements.

In the first place, it is but of the moment. Once over, it is forgotten; and I warrant you, the really "tired" business man will find himself, between acts, or even in the midst of the less diverting scenes, back at his business worries.

In the second place, neither its action nor its music is essentially "soothing." On the contrary, it is ephemerally stimulating—the sort of stimulation which burns up and leaves no tonic effect.

On the other hand, what may be the effects of good music on a man in this condition? Of course it depends partly on the man. There are men of a sort who could never develop a liking for even what is technically termed "standard" music, in the parlance of the phonograph trade—much less for classic. But they are comparatively few. The phonograph has made hosts of converts to the cause of real music, and will make hosts more.

Given a man who is ordinarily susceptible to the influence of music, and who possesses, even latently, the ability to develop a liking for good music, and you have a man for whom music may work wonders in the acquisition of good health.

It is a pity that so few doctors recognize the powers of music in this respect, and that so small a proportion of these realize that it is the better class, not the cheaper, which really has the effect they seek to bring about. In this connection, it is of great interest to read what Edward Bok has to say on the subject—the famous, hard-working Philadelphia editor, who recently retired from active pursuits "just because I want to play":

"The man who often stands between the business man and, not only his enjoyment of good music, but the refreshment he would derive from it, is the physician," he says. "It has become a positive fetish with the average physician to counsel the so-called 'tired business man' not only to keep away from the serious dramatic performances and attend the 'lighter shows,' but from the opera and the concerts where 'they give highbrow music,' and to encourage his attendance upon musical comedies and shows where 'he can have a laugh' and forget his cares! The trouble is that this average physician does not himself understand the mental refreshment that comes from listening to a programme of good music, and with this ignorance full upon him he steps outside of his profession and counsels his patient on something of which he is absolutely ignorant. I have again and again listened to this counsel from physicians and followed their advice until I awoke to the fact that they didn't know what they were talking about.

"I recall now six different physicians under whose care I was at one time or another, and four of them have acknowledged to me that so far as music was concerned they were stone-deaf. I have heard other physicians disclaim the slightest interest in music, and I wonder if stone-deafness in music is characteristic of the medical profession. One thing is certainly true of this advice of physicians that I should keep away from 'high-

(*Continued on page* 94.)

Height 37" Width 27"
Depth 36"
Mahogany, Walnut
or Oak

Voice-O-Phone

"BABY GRAND"

THE King of Musical Instruments. Provides ample room for a tone chamber of unusual size—so large that it produces the full—round—rich—tones of any voice or instrument in a manner not possible with the ordinary upright.

The Something "Different" that Sells

Voice-O-Phone "Baby Grand" is unique and beautiful in design—an attractive piece of furniture in any home. Special triple spring or silent electric motor produces smooth motion.

The attractive profit on this model, and on our other specialty—an Adam period "Cabinet Grand," as well as on the upright models, warrant prompt action.

Jewelers write or wire for special proposition

Voice-O-Phone Co.

HUGH. G. BROWN,
Production

Offices, Suite 3
1 Adelaide St. East

HAL BROWN,
Sales

Main 3944
Toronto, Ont.

The Diamond and Its Gruesome Story

(*Continued from page 59.*)

who patched up a quarrel with his Imperial mistress by the gift of the gem. Since the middle of the eighteenth century when Catherine came into possession of it, it has adorned the tip of the Russian sceptre. It has been confused with the Great Mogul, the largest gem ever taken from the mines of India, which disappeared mysteriously from history. Other writers have supposed erroneously that the Orloff and the Kuh-i-Nur are the two halves of the lost stone.

The Moon of the Mountains, another famous diamond in the Russian collection, has an even more romantic history. When Nadir Shah sacked Delhi, he carried it to Persia. It was stolen during a rebellion and carried by the thief to Bagdad. There Shaffrass, who had been a humdrum merchant all his life, fell under its spell and poisoned four men, including his brother, to gain possession of it, sewing the bodies of his victims in sacks and dropping them by night into the Tigris under the walls of the ancient capital of the caliphs. He took the diamond to Europe and eventually sold it to the Russian crown.

These, with many other wonderful jewels of Russia, are now believed by many to be in Poland.

French novelty necklet plaques in round and oblong shapes have a platinum and pearl design imposed upon frosted crystal. They are worn on a white silk cord and a silk tassel hangs from the plaque. Beautiful little plaques in smaller size are of religious character, one having a Murill Madonna carved from mother-of-pearl and framed in a filigree of platinum set with tiny pearls.

PHILIPPA TRADE MARK Pearls

Are You *Selling* Pearls?

Just now you must offer your customers those Pearls that look the best, wear the best and *cost the least money.* Then sell Philippa Pearl Necklaces. For their true beauty, durability and popular prices, they offer a value that is bound to make selling easy for you.

SPECIAL VALUES

$5.50 to $10.00

Send for appro. selections.

We have also cheaper qualities in PEARLS, and our range of BLACK AND COLORED BEAD NECKLACES is the largest in Canada.

Here's the address:

R. A. PHILLIPS

77 York St. - Toronto

Kent-McClain Limited

(TORONTO SHOW CASE CO.)

"COALPORT"

Increased Sales

are the result of

Increased Display

Immediate Shipment

Write for prices.

181-199 Carlaw Ave., Toronto

Operating Accounts for Retail Jewelers

PART III.

(From Bulletin 15 of the Harvard Bureau of Business Research)

FOLLOWING naturally upon the "Expense Statement" is the "Net Gain Statement," which, with the Assets and Liabilities Accounts, is included in this instalment of Bulletin 15 of the Harvard Bureau of Business Research:

Net Gain Statement

REPAIRING AND ENGRAVING.

RECEIPTS FROM REPAIRING AND ENGRAVING.

Credits:

Receipts from repair work on clocks, watches, jewelry, etc.

Receipts from engraving.

Free engraving on merchandise sold to customers is a selling expense. When such work is performed by the repairing and engraving department, the cost of the free engraving is credited to the repairing and engraving department and debited as a selling expense to *Boxes, Wrappings, and Other Selling Expense*. Free repairing is handled in a similar manner.

In case an outside shop is employed for any repairing or engraving work, the amount received from the customer for such work is credited to this account.

Receipts from the sale of old gold and silver are credited to *Sundry Revenue Net* and not to this account.

SALARIES AND WAGES FOR REPAIRING AND ENGRAVING.

Debits:

Salaries and wages of repairing and engraving force, including part of the wages of proprietor, sales force, or other employes giving part of their time to repairing and engraving.

SUPPLIES AND OTHER REPAIRING AND ENGRAVING EXPENSE.

Debits:

Materials and supplies used in repairing and engraving.

Repairs and depreciation of materials and tools used by repairing and engraving employes.

Other repairing and engraving expense.

If repairing is done by an outside shop the charge for this work is debited to this account.

TOTAL REPAIRING AND ENGRAVING EXPENSE is the sum of *Salaries and Wages for Repairing and Engraving and Supplies and Other Repairing and Engraving Expenses.*

SUNDRY REVENUE (NET).

Credits:

Sales of old gold and silver and old jewelry.

Incidental receipts.

Net profit from wholesale or other departments not strictly a part of the retail jewelry business.

Debits:

Incidental losses.

Net loss from wholesale or other departments not strictly a part of the retail jewelry business.

INTEREST AND RENTALS EARNED.

Credits:

Interest on capital owned.

Rent of owned store.

Rent of owned garage.

Debits:

Insurance and taxes on owned real estate.

Repairs and depreciation on owned real estate.

Interest on mortgage on owned real estate.

This account is really a proprietorship account for the business. It is credited with the earnings of the capital (interest) and of the real estate owned (rent) used in the retail jewelry business. This account is credited with all debits to *Interest on Capital—Owned;* with the debits to *Rent,* if the store is owned; and with the amount debited to *Delivery Expense* for rent of garage, when owned.

Interests and Rentals Earned is debited with insurance and taxes on owned real estate, with interest on mortgages on owned real estate, and with repairs and depreciation on owned real estate. These debits are expensess for the proprietor of the real estate as landlord but are not operating expenses of the retail jewelry store. They are covered by the amount debited to *Rent* and credited to this account, Interest and Rentals Earned.

TOTAL NET GAIN (OR LOSS) is the sum of *Net Profit (or Loss)*, and the balances of *Repairing and Engraving, of Sundry Revenue (Net)*, and of *Interest and Rentals Earned.* Total Net Gain is the final figure of income out of which income taxes are paid, distributions are made to stockholders, partners, or proprietors, and additions are made to surplus. It does not include the partners' salaries or interest on partners' balances, included in expense, for these are credited directly to the partners' or proprietor's accounts.

INCOME AND EXCESS PROFITS TAXES.

Debits:

Federal and state taxes levied on the net income of the business.

Excess profits taxes.

Unlike taxes on the property of a corporation, income and excess profits taxes are not included in expense but are deducted from the net gain of the business.

DIVIDENDS (CORPORATION), SHARINGS (PARTNERSHIP), OR WITHDRAWALS (PROPRIETORSHIP).

This item accounts for the portion of *Total Net Gain* that is applied to dividends, if the jewelry business is a corporation or a joint stock cimpany, or to sharings, if the business is a partnership, or to withdrawals, if the business is an individual proprietorship.

SURPLUS (OR DEFICIT) FOR THE YEAR is the portion of *Total Net Gain (or Loss)* remaining after *Income and Excess Profits Taxes* and *Dividends, Sharings, or Withdrawals* have been deducted.

Assets and Liabilities Accounts

The accounts from which reports are made on the Profit and Loss Statement show the results of the operation of the business over a year or for any other definite period of time. The assets and liabilities accounts, on the other hand, show the condition of the business on a definite date; from these accounts its net worth is determined. This explanation of the assets and liabilities accounts is given not only to provide the outline of a complete accounting system, but also because operating figures and figures to show the condition of the business are so closely

related that any error in one set is likely to be reflected in the other.

The assets and liabilities accounts that are described in the following pages should meet the needs of the ordinary retail jewelry store. They will assist the jeweler in making out a financial statement, and at the same time show the condition of the business and its net worth.

ASSETS

CASH.

Balance of cash on hand, in the store and in the bank.

This account is debited with cash receipts from all sources. It is credited with all cash expenditures and losses of cash by theft or errors in making change (debited to the *Miscellaneous Expense.*

MERCHANDISE ON HAND.

This is *Inventory of Merchandise at End of Year* on the Profit and Loss Statement.

ACCOUNTS RECEIVABLE.

Balance of charge accounts owed to the business.

This account is debited with sales on charge accounts. It is credited with cash received on charge accounts, with credits given to customers for allowances and for merchandise returned, and with bad debts. When a customer's account is closed by his giving a note, the amount of the note is credited to this account and debited to *Notes Receivable.*

The balance of Accounts Receivable must agree with the sum of the balances of customers' accounts.

The amounts entered under this account as credits to customers for merchandise returned or for allowances are debited to *Returns and Allowances.* The amount credited to this account for bad debts is debited to *Losses from Bad Debts.*

NOTES RECEAVABLE.

Balance owed to the business on notes.

This account is debited with notes given to the business. It is credited with payments on notes given to the business. Only the principal or face of notes is entered here, for interest goes to *Interest on Capital—Owned.*

EQUIPMENT.

Net value of equipment (after deducting depreciation).

This account is debited with store equipment purchased; freight, express, and cartage on store equipment purchased; delivery equipment purchased; transportation charges on delivery equipment purchased. It is credited with depreciation of store equipment; depreciation of delivery equipment; and thefts of equipment.

When the business is started, an account is opened for Equipment. This account is debited with the cost of the fixtures and other equipment, including transportation charges. When additional fixtures are purchased, to increase the total amount, they are debited to this account. When equipment is replaced, any depreciation that has accrued, since the closing of the books, on the equipment that is being abandoned is debited to Depreciation and credited to Equipment. At the time of replacement, the equipment that is being abandoned should not stand on the books at more than its scrap value. If it has not been fully depreciated, an additional charge to Depreciation is made to cover the balance of the loss in value. The new equipment is then charged to the Equipment account.

REAL ESTATE.

Net cost of real estate.

This account is debited with the cost of real estate. It is credited with receipts from the sale of real estate, at *cost price.* Any balance of gain or loss is credited to a general surplus or undivided profits account, not to *Surplus (or Deficit) for the Year,* which is for this year only.

OTHER ASSETS.

In some instances other asset accounts are used, such as Prepaid Insurance, but the above asset accounts will meet the needs of a large majority of retail jewelry stores.

LIABILITIES

ACCOUNTS PAYABLE.

Balance of accounts owed by the business.

This account is credited, at billed cost, with the credit purchases of merchandise. It is debited with cash paid on account, with cash discounts taken on credit purchases of merchandise, and with credit allowed by wholesalers and manufacturers for merchandise returned or allowances granted.

The amounts credited to this account for credit purchases of merchandise are debits to *Purchases of Merchandise at Billed Cost.* The amounts debited to this account for cash discounts taken on credit purchases of merchandise are credited to *Cash Discounts Taken.* The amounts debited here for credit allowed by wholesalers and manufacturers for merchandise returned or allowances made are credited to *Purches of Merchandise at Billed Cost.*

When a note is given to a creditor, Accounts Payable is debited and *Notes Payable* credited with the amount of the note.

The balance of Accounts Payable must agree with the sum of the balances of creditors' accounts.

NOTES PAYABLE.

Balance of notes and accepted drafts outstanding against the business.

This account is credited with notes given to creditors, or drafts accepted in their favor. It is debited with payments on notes given or drafts accepted, but not with interest, which goes to *Interest on Capital—Borrowed.*

MORTGAGES PAYABLE.

Balance owed by the business on mortgages given.

This account is credited with mortgages given on real estate. It is debited with payments on mortgages, but not with interest, which goes to *Interest and Rentals Earned.*

OTHER LIABILITIES.

If the business is incorported, a liability account for bonds may be needed. In some instances accounts for such items as accrued taxes are necessary. Capital stock, reserves, surplus, undivided profits, dividends declared and not paid, undrawn salaries and partners' sharings, etc., are also reported, for balancing purposes, on the liability side of the statement, though many of them are liabilities only in a figurative sense.

NET WORTH.

The net worth of the business is the sum of the assets less the sum of the liabilities (including dividends declared but not paid and reserves, but not including accounts representing undivided proprietorship—like capital stock, surplus, and undivided profits).

An effort was made recently to check up the difference in longitude between Greenwich, London, and Le Bourget, Paris, by transport of time in an aeroplane. Twelve chronometers were carried, which had previously been observed for a total of fifty-three days at the National Physical Laboratory, Teddington. The results of the test were practically the same as those obtained by wireless telegraphy; thus proving the potential value of the aeroplane in time transport for longitude determination in cases where wireless is not available.

Roll Plate Jewelery

in our new

RED BOOK

We have devoted a large and beautifully illustrated section to—

ROLLED PLATE CHAINS
FOBS, POCKET KNIVES
SCARF PINS, TIE CLIPS
CUFF LINKS, COLLAR BUTTONS
SAUTOIRS
LOCKETS AND CHAINS
NECKLETS AND PENDANTS
ROSARIES, SCAPULAR MEDALS, CROSSES, ETC.
BRACELETS
BROOCHES AND BAR PINS
RINGS
EARRINGS
BABY PINS, HANDY PINS, LINGERIE CLASPS
EMBLEM PINS, ETC.

Use the "Red-Book" on your counter to supplement your stock. It will help you to obtain many sales you might otherwise lose.

P. W. ELLIS & CO. *Limited*

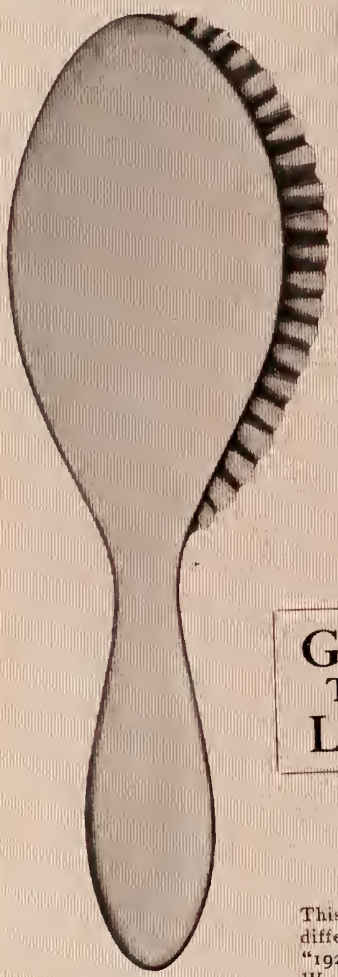
31-37 Wellington St. East : TORONTO

Sterling Silver Toiletware

In the Very Popular Thin Model No. 1740

EVERYTHING IN TOILETWARE

MANICURE OR TOILET SETS



PLAIN

WREATH

ENGINE TURNED

GIFTS THAT LAST

GIFTS THAT LAST

TRADE MARK E STERLING

This model can also be supplied in the Bead design. We make ten different designs in Sterling Toiletware. See illustrations in our "1920-1921 RED BOOK" and order your Xmas requirements now. We will guarantee delivery on orders placed within a reasonable time.

P. W. ELLIS & CO. *Limited*

Silversmiths

TORONTO

Regent Pearls

P. W. ELLIS & CO. LIMITED

SELLING AGENTS FOR CANADA

TORONTO

ALBERT LORSCH & CO. Inc. 37 MAIDEN LANE, NEW YORK

1847 ROGERS BROS.
SILVERWARE

This table setting for luncheon, shows spoons, knives and forks in the Louvain Pattern—one of our best sellers. How is your stock?

In the lead for seventy years

WERE there no other proof of quality, this one fact would indicate that the reputation of "1847 Rogers Bros." has been built upon exceptional value.

To you, "value" may mean *easy seller, repeater, no complaints, good profit.* Your customers think it means *attractiveness, durability, good taste.*

Any way you look at "1847 Rogers Bros." you know positively that there is some reason why it has been preferred for seventy years.

To prove that they know exactly what they want, customers are asking for it by its FULL name, "1847 Rogers Bros."

MERIDEN BRITANNIA COMPANY, Limited
HAMILTON, ONTARIO

The Family Plate for Seventy Years

The DEPARTMENT of STOREKEEPING

Shop Policies that Paid

IN 1854 the western limit of Toronto was at Bathurst street, and the eastern limit at Parliament street. In both districts there was much vacant land. Toll-gates were at the outskirts of the city. Busses were running as far west as the Asylum. Queen and Yonge was vieing with the corner of King and Yonge as a business centre. A store on Yonge street two doors north of King street rented for £28 15s. per year. To-day the same store would rent for $12,000 or $15,000. Where the Royal Bank building now stands a Mr. Ridout conducted a hardware store. The late Rice-Lewis handled a similar business at the corner of Toronto and King streets. Such was the city in 1854. A few years later the site of the present Canadian Pacific Railway Company's skyscraper was occupied by John Kay, while Mr. Dineen sold furs on the opposite corner.

In 1854 a man named Miller opened a jewelry store on the east side of Yonge street, two doors north of Adelaide street. A few years later he disposed of this business to a man named Morrison, who in turn sold it to a Mr. Segsworth. The apprentice in the business was a boy named James Ryrie. He cleaned the windows, swept the floor, and ran messages. He was honest, industrious, and ambitious to possess a jewelry store of his own. When his apprenticeship was completed, he negotiated with his employer for the purchase of his business, but negotiations were held up because sufficient cash was not available.

It chanced, however, that the boy's pastor heard of his dilemma, and offered to loan the youth $400 (which was all the money he possessed) at the usual bank rate of interest. The offer was accepted, and the $400 became the financial basis of the Ryrie business.

Having come into possession, and taken in the late Harry Ryrie as partner, the new owner laid down certain principles of his own. Two of these, which are important because at the time they seemed radically novel, were that goods should henceforth be marked in plain figures, and that only goods of the best quality should be handled in his shop. He still gave discounts, but abhorred the practice. One morning an incident decided him to throw this practice in the discard with the others. It occurred in this way:

A man entered the shop hurriedly and asked to see watches. Selecting one he asked: "How much is this?" Mr. Ryrie told him the price—$25. "I'll take it," the man said, and placing the required sum on the counter, he took the watch and walked out. Mr. Ryrie was surprised. "There," he exclaimed to his brother, "that settles it. There is an instance of the unfairness of giving discounts. That was a decent fellow, and just because he was decent we robbed him of three dollars—for anyone who hesitated could have bought the watch for twenty-two dollars. Let us decide once and for all never to give another discount."

That decision was made; and more to the point, it was strictly observed. It has not been broken once since that day, over forty years ago. This "one price policy" exists to-day as another of the foundations of the Ryrie business.

These are but some of the more important of the policies with regard to the service rendered customers, decided upon by the one-time messenger-boy. Up-to-date policies covering service to the public have long been adopted by practically every jewelry store in Canada. Such things as remain to be done—the abolition of free engraving and of loaning watches, and the charging of reasonable prices for repair work—are being rapidly introduced through the efforts of the Canadian National Jewelers' Association. The Ryrie firm is therefore no longer peculiar in respect of many up-to-date policies, but much of its success may be traced to the fact that it was among the first in the field in adopting many of those mentioned, and several others.

Of equal importance have been the firm's policies towards its staff. In matters of this nature it is still among the first in the field, and the continued success of these policies make them worthy of study for the jeweler whose ambitions are not limited to the present extent of his business.

First among these is the matter of hours; and while the town jeweler, who depends upon Saturday afternoons for much of his business, may not be able to accept the Ryrie policy in detail, he may study it in principle, and apply this principle in whatever manner his business permits. A few years ago the Saturday half-holiday was confined to the months of July and August. Then it was decided to extend this to the months of May, June and September. So successful was this that with the beginning of the present year, a further extension was made, and the store is now closed on Saturday afternoons throughout the year with the exception of the months of November and December.

Another step forward in the matter of hours was the decision whereby the store is is now opened at 9 in the morning instead of 8 and 8.30 as formerly. The need for this arose out of the fact that so many of the employees lived at such great distances from the centre of the city; while the opportunity was provided in the small percentage of business transacted in the early morning hours. This might be judged possible, and perhaps highly desirable even in cases where the excuse of long distances did not enter into consideration.

Length of service also brings special privileges. The

The Exclusive Piccadilly Mesh Bag

A SMART modish mesh bag with a convenient vanity box containing a powder puff and mirror cleverly concealed in the frame.

For motor or shopping trips, for afternoon or evening functions the Piccadilly Mesh Bag is always good form. Piccadilly Mesh Bags are exclusive in design and are made with latest patterns of very thin model frames. They are light and convenient and can be carried with any costume.

Made in Silver Plate, Gold Plate, Sterling Silver and 14-Karat Gold

THE patentees, Henry Wiener & Son, of 366 Fifth Avenue, New York, suggest that you ask your favorite shop for the PICCADILLY MESH BAGS. *They will be glad to show them to you.*

This advertisement appears in Vogue and other well known magazines

PICCADILLY
MESH BAGS

Advertised in

Vogue

and other women interest magazines

It is YOUR advertising. We pay for it. But it is YOURS.

YOURS to make larger, steadier, easier and more profitable sales for YOU — at YOUR counter—to YOUR trade and to customers of other jewelers where the Piccadilly Mesh Bag is not yet on sale.

Ask Your Wholesaler for the Piccadilly Bag

If your wholesaler is not in position to supply you, please be so good as to send us his name and we will at once take steps to make it easy for you to see and order Piccadilly Mesh Bags.

Piccadilly Mesh Bags are made in Silver Plate, Gold Plate, Sterling Silver and 14 karat gold.

Made in Canada for us, by Whiting & Davis, places Piccadilly Mesh Bags before the wholesale and retail trade at prices that prevail in the United States.

We do not sell direct to the retail trade. Ask your wholesaler; if he cannot supply you, write us and mention your wholesaler's name.

Henry Wiener & Son

366 Fifth Ave. New York

normal vacation for members of the staff is two weeks. For everyone who has been with the firm for more than ten years, however, an extra week is granted—and a surprisingly large number are qualified to take advantage. Thereafter, each additional five years of service adds another week to the employee's holidays, with the result that the older members of the staff are enabled to take a four or five weeks' trip to some distant pleasure resort, such as Mr. Ryrie himself might enjoy.

Another feature of the firm's relations to its employees, which has given universal satisfaction for ten years, is the method of providing for presentations to departing members, and for gifts of flowers and fruit to those confined to their homes through illness. The old method was to permit anyone to canvass the staff for money contributions, demanding anywhere from 50 cents to two or three dollars from each member. Those of a reserved nature, however deserving, were liable to be forgotten; while those possessed of energetic and pushing friends on the staff would often receive an unnecessarily costly and handsome gift. Each collector seemed to try to outdo the other, one departing member of the staff receiving as a memento a diamond tie-pin retailing at $250, and that was many years ago.

Finding this sort of thing burdensome to the staff, the management decided to eliminate it. In its place a co-operative system was introduced, whereby the staff and the firm would contribute alike to a general fund. Each member contributes from 5c. to 25c. per month, according to salaries, while the firm contributes the balance. This fund is disbursed by a committee of three, appointed by the staff, whose duty it is to enquire into all cases, and to make gifts accordingly. No word of dissatisfaction concerning this plan has been heard by the management in its ten years of application.

With a large and efficient staff, Mr. Ryrie, the ex-messenger-boy, is now left free from detail, and is able to concentrate upon the more important matters confronting him. His one indulgence in detail is that of the daily newspaper advertisements which have played so large a part in the building of the Ryrie business. To these he still gives his personal attention—and with what success may be judged from the volume of business transacted daily at the Ryrie shop.

Porcelain—a Substitute for Silver

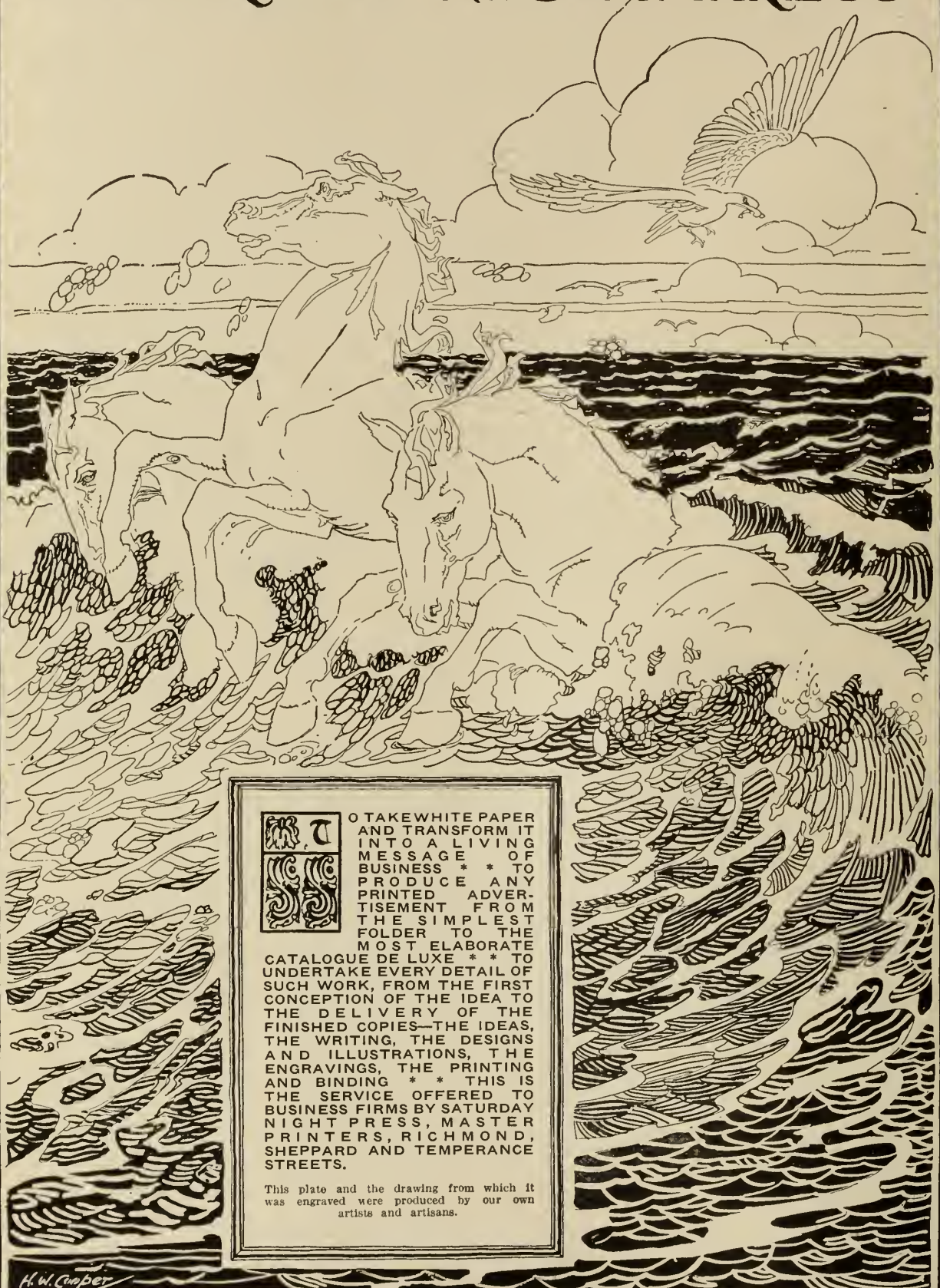
IT is now proposed to issue coins in Germany of a denomination of 2, 3 and 5 marks of porcelain. The mark has depreciated to such an extent that it would hardly pay to coin it in anything more valuable than copper or iron, and porcelain seems to be an excellent medium of exchange. Municipal coins particularly for use on cars, "tram currency," are now in use in Hamburg and other cities. The factory facilities are large at Meissen and there is nothing specially to make at present so that there seems to be no reason why porcelain coins should not be manufactured at the erstwhile plant that turned out vases and wonderful dinner sets. The coins are very sanitary, as to clean them it is only necessary to throw into water. Owing to the technical plant required for their fabrication—we cannot say minting—they are very difficult to counterfeit. Porcelain coins are not new, as two of the old English potteries adopted "china" or porcelain tokens.

Left: *German "Biscuit" porcelain coins, 2, 3, and 5 mark pieces. Right*: *Siamese porcelain tokens issued by gamblers but prohibited in* 1871.

It is the oriental use of porcelain for coinage which possesses the most interest. Siamese porcelain tokens were in use from the middle of the 18th century until 1871 when they were forbidden. The majority of these pieces were issued in Bangkok, largely by gambling houses, the fraternity at that time having an enviable reputation for honesty! There are at least 890 known kinds. They occur in a great variety of shapes, colors and values. The denominations are on the reverse and are generally in blue. The native name of this currency is "Pi." The inscriptions are usually in Chinese as the gambling houses were usually owned and operated by Chinese.

The origin of the coins or tokens is interesting. Gamblers in Siam squatted down on an oblong mat at one end of which the cashier or *croupier* was seated in a kneeling attitude. The coins which changed ownership so frequently were thrown a considerable distance, and, being bullet-shaped, often rolled in the wrong direction. To remedy this the owners introduced special counters like the well-known "chips" with which the average red-blooded American is entirely familiar. In time porcelain was adopted and the use of the counters was gradually extended to general use as they were issued under authority granted in the gambling license or concession. So they rapidly became a medium of exchange and were found to fill a long-felt want for small money, but the circulation went beyond its legal sphere. Counterfeits soon made their appearance and the gamblers made constant changes in the size, shape and colors for they are found in round round, oval, star, lozenge, gourd, leaf, butterfly, bat and fish shapes. Finally the government interposed and would not allow the tokens to circulate as money although they probably still pass muster in the games of "fan-tan" or whatnot which so interest the Celestial. There is a large collection of these tokens in the Museum of the American Numismatic Society in New York.—A. A. Hopkins, in the "Scientific American."

SATURDAY NIGHT PRESS



TO TAKE WHITE PAPER AND TRANSFORM IT INTO A LIVING MESSAGE OF BUSINESS * * TO PRODUCE ANY PRINTED ADVERTISEMENT FROM THE SIMPLEST FOLDER TO THE MOST ELABORATE CATALOGUE DE LUXE * * TO UNDERTAKE EVERY DETAIL OF SUCH WORK, FROM THE FIRST CONCEPTION OF THE IDEA TO THE DELIVERY OF THE FINISHED COPIES—THE IDEAS, THE WRITING, THE DESIGNS AND ILLUSTRATIONS, THE ENGRAVINGS, THE PRINTING AND BINDING * * THIS IS THE SERVICE OFFERED TO BUSINESS FIRMS BY SATURDAY NIGHT PRESS, MASTER PRINTERS, RICHMOND, SHEPPARD AND TEMPERANCE STREETS.

This plate and the drawing from which it was engraved were produced by our own artists and artisans.

Candlesticks for Winter Sale

By W. B. Stoddard.

DURING November and December, when the days are shortest, is felt the strongest need for artificial light; and if the threatened power shortage in Ontario is reflected to any extent elsewhere, there should be unusually good opportunity for the display and sale of silver, brass, copper, wooden and composition candlesticks. They form especially appropriate remembrances for the Christmastide, as there are so many legends, and ceremonials and memories connected with them. Many jewelers pushed them very successfully last Christmas season, and they should be even more profitable a feature this year.

A series of ads run by a Washington jeweler, each adorned with a cut of one or more of the candles and a border of evergreen and holly, read:

IT IS NOT RIGHT TO HIDE YOUR LIGHT UNDER A BUSHEL

—especially if your light is a gay candle of red, in a mahogany finish stick, about which is tied a red ribbon bow. They are just the thing for the Christmas table, and cost but $1.75.

WHEN THE ELECTRIC LIGHTS GO OUT

—is the time when you most need candles, and if you use candles you must needs have candlesticks to hold them. To be on the safe side, you had better be sure that your candlestick is ready for emergencies.

A CAMOUFLAGED CANDLE

Something Very New

A mahogany finish candlestick, colonial style, topped with a decorated, fluted, white candle shade—underneath a burner that with the inspiration of gas gives the mellow light of a candle. Price $2.50.

Progressive jewelers now devote a section of the store to a Gift Shop, especially in the pre-holiday season. One of the most attractive of these had the gift shop on the mezzanine floor, entirely apart from the other lines, and here seekers after the quaint and curious could browse to their hearts' content. A single clerk was in charge, and about all she had to do was to wrap up parcels and make change, as the customers for the most part waited on themselves. At one side was a table set for afternoon lunch, with masses of blue, green, pink, and yellow tulle for a centrepiece, and at each corner wax candles in silver sticks with shades of one of the centrepiece colors. Another table held a wide variety of candlesticks—French, Mission, Colonial, Old English, etc. In boxes containing half a dozen tapers each were shown fancy candles, in stripes and floral patterns. An especially handsome candle, set in a silver holder, had several bluebirds painted upon it. Attached to the candle by a blue ribbon was a card, upon which was engraved the charming sentiment: "According to an old French tale the bluebird is the symbol of happiness—a being perfect and infinitely to be desired—so I am sending it to you, trusting that you may always have the bluebird of happiness with you."

Of course in featuring candlesticks an appropriate window display must not be overlooked. One of the most beautiful exhibitions of this kind which featured flat silver in connection with the candles and candelbra, was that of a leading Newark jeweler. It was floored with black velvet, and hung with long, sweeping curtains of pale blue silk. In the centre was a four foot blue vase filled with masses of silver foliage. At either end were small tables with glass tops, one of which held hammered, the other plain silver, with several silver candlesticks containing blue tapers. In the centre was a magnificent silver candelebra, holding a score of blue candles. Tall silver vases held blue roses with green foliage, and in front of them were boxes of flat silver, while silver candlesticks were set about the floor. Just inside the store was a case containing candlestick outfits—taper, shade and stick; and camouflage candles for gas or electricity, with silken shades.

Another firm, this time on the western coast, set forth their full stock of candles and accessories in this wise:

WHEN YOU GO A-HUNTING CANDLESTICKS

Come right to us, and see the assortment that awaits you. There are candlesticks of all kinds, but those in mahogany finish are especially attractive. No matter whether you want a single holder, or an elaborate candelabra, you will find it in our stock.

Complementing this ad they set forth a display that for beauty and attractiveness would be difficult to surpass. The window was arranged to represent a portion of a dining room, having the background covered with blue and gold brocade paper, and floor covered with a rug of deep blue. A tall mirror on the wall was framed in dull silver. A buffet held a tall silver candelabra and this was flanked with other silver candlesticks, all holding blue tapers. Down in front was another candelabra, the base banked with pink roses and maidenhair fern. At either side were tall silver vases filled with pink chrysanthemums. A number of pieces of individual silver, and a great silver salver, completed this high grade window.

To a selected list of patrons, whom they thought would be interested, they sent under letter postage a neatly engraved card, showing three red candles at the top, and the suggestion:

CANDLE LIGHT

A little flame, it may be, but somehow it imparts a reposeful, peaceful, hopeful, joyful atmosphere to the whole room. To encourage the use of the wax taper, or its modern prototype, the electric candle, to throw its cheerful beams, there are cheerful modelings and carvings of mahogany and brass, lovely shapes of sparkling glass and decorative china, just the right size for any type of candle.

See them in our Gift Department, 50c up.

These candles and accessories were given a special corner in the store—one of the darker parts of the store, which gave a good excuse to have a number of the lighted tapers, with their gay shades, set about on the show cases, tables and in wall sconces. These not only increased the sale of this line, but shed such a soft light on the silver and cut glass on the tables and in adjacent sections that they were responsible for many additional sales of table furnishings.

GOLD and EXCHANGE

We supply fine gold to our customers and have to charge the prevailing rate of exchange on New York funds, because:

FIRST, we pay our customers the same rate of exchange on the gold we get from their refinings.

SECOND, in addition to the gold we refine here, we have to buy many thousands of dollars worth in New York, and have to pay the exchange on that.

By sending your refinings to us, you can either have the gold returned to you or we will pay the regular price plus New York exchange.

CANADIAN SEAMLESS WIRE CO.

LIMITED

Refiners of

GOLD SILVER PLATINUM

198 Clinton Street

TORONTO, ONTARIO

PRACTICAL DEPARTMENT

Mainspring Attachments

A Form of Attachment that Gives Good Results, and How to Easily Make It

By Francis R. Bentley.

IN the fitting of a new mainspring, just as in the repairing of any other part of a watch, the workman who handles nothing but American work has a good deal to be thankful for. In the matter of experience he may go short, but at least he has little to worry him.

When one spring is broken he is not concerned with arriving first at the proper dimensions and strength of the new spring; and given the right spring he has the spring attachment all ready fitted exactly to suit the movement in hand. If perchance the barrel itself has been in trouble, even this he can obtain from his material house all ready to put in place in the movement. What a happy, care-free existence is his!

"Not quite as easy as all that," you will be disposed, perhaps, to retort; and yet there is really not much exaggeration about it.

GOOD FOR A WATCH WITHOUT STOPWORK.

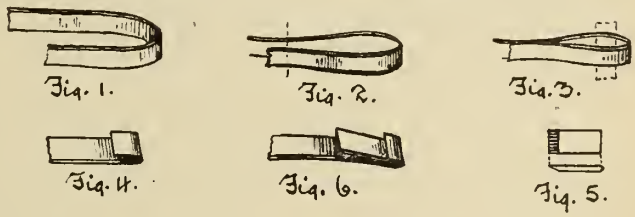
In the articles upon mainsprings and mainspring fitting in the April and May issues, some of the types of attachments commonly met with in Swiss watches were described, and directions were given for fitting an ordinary spring having a punched hole in the blade. Reference also was made to another common form of attachment in which a portion of the spring is heated and bent back upon itself. This turned back portion of the spring rests against the barrel hook. In some cases, instead of the spring being bent back upon itself a short length of spring is rivetted to the blade of the spring, the action in other respects being similar. Both these forms of attachment are frequently found in small watches having very narrow springs, and usually in comparatively cheap movements. A third and somewhat similar attachment referred to in our April article in passing, is an excellent attachment for a watch without stopwork, and is used in some of the makes of Swiss watches designed for railroad service. This attachment consists of a short separate length of spring which is inserted into a short hook bent backwards upon the spring itself. To make the bend for this hook the blade of the spring must be softened, just as in the case of the ordinary turned-back attachment. As in that type also it is important that the spring should be annealed at the bending point only.

GO CAREFULLY A STEP AT A TIME.

To make the necessary bend, apply the fine flame of the alcohol lamp at a point about one-half inch from the end of the spring; heat the blade to redness for a distance of about two or three millimeters—just far enough to form the bend safely; then quickly double the spring backward upon itself into the form of a wide loop, as shown in Fig. 1. Do not attempt to bring the attachment to finished form with one bend and after one heating. By working one step at a time and guarding against accident you will complete the job at the first trial and in far less time than would be taken up in making half a dozen ill-considered attempts.

TAKES BUT LITTLE TIME TO MAKE.

For the second step, grip the wide loop with narrow nosed pliers at the point indicated by the dotted line in Fig. 2 and close the extremity of the loop down to the blade of the spring; again heat the bend to redness, and



while still hot, grip the loop with a second pair of pliers, lengthwise, over the bend itself and further close it down, as at Fig. 3. A loop still remains, and in this we now place, crosswise, a fragment of the waste spring that was laid aside for the purpose when breaking the spring to correct length in the first place. Holding the spring in the pliers to prevent softening any more than necessary, heat the bend for the third time until both it and the enclosed piece of spring are red. Then, resting the loop quickly on the vise or benchblock, only a tap or two from the hammer should close the loop neatly and squarely down upon the waste piece of spring. Little now remains to be done. With a sharp file cut away the surplus part of the loop, as at Fig. 4, leaving no more than enough to provide safe hooking for the independent slip of spring that will complete the attachment. This is now shaped up, as seen at Fig. 5, from another piece of the waste spring by filing the one end square and rounding off the edges to fit snugly into the bend of the hook, while the other end is bevelled to afford a good hold for the hook in the barrel. The attachment, now completed, is as illustrated in Fig. 6. To do the job at the bench takes far less time than is needed to describe it on paper, and done in this way there is nothing difficult about it. A spring with such an attachment is wound into the barrel just like any other spring, the little independent slip shown at Fig.

5 being placed in position afterwards with the tweezers.

SHOULD A MAINSPRING BE TAKEN OUT.

Before leaving this consideration of the mainspring and its attachment there are two or three practical points that call for passing mention. Whether a mainspring should be taken out of the barrel when a watch is cleaned is one of the questions often asked in the trade press, and it is answered in different ways. There are those who claim that the spring should always be removed; that to neglect to do so is evidence of slipshod work. It is urged on the other hand, that to remove the mainspring when cleaning the watch increases its liability to break, and to that extent increases the possibility of dissatisfaction on the part of the customer or loss to the watchmaker himself.

There is no doubt that the removal of the spring from the barrel increases the likelihood of its breaking. When in the barrel it is constantly under tension. Removal allows relaxation of all the particles of which it is composed. It is not difficult to understand, therefore, that temporary relaxation when followed by return to the straightened quarters and full tension of the barrel has increased the possibility of breaking. This is an important consideration. It is still more important, however, for the workman to know that the spring is neither dirty nor "set." If the watch is known to him, and the spring is known to be in good condition, there is no need for its removal. Should there be any question, however, of the condition of the spring itself, or of the oil, it should always be taken out. If the spring is found to be "set" a new one must be fitted; and if the old spring is shown and its effect intelligently explained, with few exceptions the customer will be willing to pay for a new spring. A dirty spring must be cleaned. This is best done with a soft rag held in a pair of strong tweezers. Hold the tweezers in the right hand and the spring in the left, and starting at the outside work gently around coil by coil to the center. In this way the spring is not distorted or placed under the unnatural strain that must result from its being pulled out straight for cleaning.

MAKING A BROKEN SPRING SERVE.

It should be hardly necessary to say that to replace a mainspring in the barrel a proper mainspring winder should always be used, and the arbor of the winder should correspond in size as closely as possible with the barrel arbor of the watch. Winding a spring in by hand always distorts it more or less. The stronger the spring and the more careless the workman, the more marked the distortion is likely to be, but it will be there in any case and added friction and diminished power will result.

A spring broken at the end which otherwise is in good condition, may usually be reholed and used again. Often the hole only is broken. Even when broken half a coil or more from the end, however, the spring need seldom be discarded for, as we have already seen, overcrowding the barrel and springs too strong are among the common faults of mainspring fitting, which the breaking off of the outside coil would tend to remedy. But when the spring is broken in the center it is an entirely different matter. We have seen mainsprings that have been reholed at the center. Usually they have been softened to such an extent that two or three coils of soft, lifeless spring, incapable of developing any power, have become closely coiled around the arbor. At other times the central coils have been so distorted as to cause a constant grinding of the spring upon the barrel. Now and again we have come upon springs that have been painfully rivetted together by some misguided watch repairer. All such work is waste time, for it can never give satisfaction. Even when the reholing is done with some care and the spring returned as neatly as possible to its original condition, it no longer presents the regular spiral form of a good spring in a state of rest, nor affords the regular development and regularly increasing tension that characterizes a good spring in action.

Practical Correspondence

Solutions of Problems and Difficulties met with by our Readers

WHAT IS A BRACKET CLOCK?

Question.—What kind of clock is it that is often referred to among English clocks as a "bracket clock"? Does this term refer to a special construction of the movement or to the case?

Answer.—The term "bracket clock" is really a misnomer, for the type of clock to which it is applied is not generally placed upon a bracket, neither does its construction make this necessary. The earlier type of brass lantern clock, which was weight-driven and therefore could not stand upon a table, might truly have been styled a bracket clock. Such clocks had either to hang on a wall, as they are often represented as doing in old engravings, or else to be placed on a bracket against the wall, in order that the weights, and the chains by which they were suspended, might be free to fall with the running of the clock. The bracket clock, so called, of which you may see fine examples in such a work as Britten's "Old Clocks and Watches and their Makers," is of a later spring-driven type having a comparatively short, heavy pendulum, wooden case and usually a fine brass dial similar to those often used upon handsome grandfather clocks. Some clocks of this type are exceedingly handsome, they are usually fitted with fusee movements and not infrequently with one or more chimes.

GOLD OR GOLD FILLED?

Question.—The other day a woman brought a ring into the store and wanted to know whether it was gold. I looked it over and made sure that it was. Fortunately the boss came along just at that time, he knew the woman, and I turned the ring over to him. Now, he didn't test it in any way, only looked it over with his glass just about as I had done, but he told her right off that it wasn't gold, only filled. How do you suppose he knew, and how can I know same way next time?

Answer.—If you want to be quite sure in a case like this there is only one way, the acid test. A filled ring, if touched carefully with a file or emery buff just enough to break through the outer shell of gold, will bubble and boil if touched with nitric acid. The file should be applied, of course, at some out-of-the-way point where the mark will not be noticed. A gold ring, unless of very low quality, will not bubble up when acid is applied. There are other ways in which an experienced man will generally tell the one from the other, and evidently this is what your employer did. First of all, a gold ring is much heavier than a filled ring of the same style and about the same size. A practiced hand will detect the difference in weight at once as the ring is picked up. Then there is

the evidence of filing and shaping to be seen on gold rings. No such marks are to be found upon a filled ring, simply because no such work can be done without breaking through the surface of the gold. Finally, an old hand will notice rounded edges on a filled ring, rounded edges that have been carefully preserved to prevent the outer shell from breaking and exposing the base metal. Take an opportunity to examine a number of rings, both gold and gold filled, with these points in mind, and perhaps next time you too will know the one from the other even without resorting to acid. Nitric acid, however, is the one sure test.

TO REMOVE HANDS WITHOUT MARKING THE DIAL.

Question.—Please tell through your correspondence page what is the best way to take off watch hands without marking the dial?

Answer.—Your question is about on a par with another that is often put to us: Which is the best watch? Probably no two workmen in the same shop will agree as to the best way of removing hands. Much depends also upon the size and type of movement and upon whether the hands have been fitted or only just jammed on. There are a great many different hand removers on the market, most of which are tolerably well thought out. Get your material house to show you or send you illustrations. Or, if you want to save the cost of a special tool and still have a sure-fire hand remover, make a pair of little metal levers about as shown in the accompanying illustration. Use either brass or nickel, make them about three inches long and one-eighth of an inch wide, and shape the business ends so that they will easily slip between the dial and the underside of the hand. The Gruen Watchmakers' Guild, of Cincinnati, Ohio, makers of the well known Gruen watches, have recently put out a little celluloid dial protector designed to prevent any possible marring of a dial when removing the hands. Probably they would be glad to send you one for the asking.

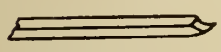


Fig. 1.

A CLEANING BATH FOR RBASS.

Question.—We have a lot of small brass parts to clean and want to do the work in the quickest way that will really do the job. What can you suggest in the way of an acid bath or something of that sort?

Answer.—Prepare a mixture of one part ordinary nitric acid and one part sulphuric acid in an earthen vessel. Have in readiness at the same time a bucket of clean water and a box of sawdust. Dip the parts you wish to clean into the acid bath quickly, rinse thoroughly in the water, then dry in sawdust. If the parts are greasy or dirty, you had better first wash them in a strong solution of potash and soda.

TO SET CYLINDER ESCAPEMENT DEEPER.

Question.—When the escapement of a cylinder watch is too shallow, so that the teeth don't fall properly on the edge of the shell, what way is there to make the escapement deeper, or is the only thing to do to get a bigger wheel?

Answer.—To make a cylinder escapement deeper move the "chariot"—the bridge screwed to the lower plate as shown in Fig. 2, and which carries the lower cyclinder hole-jewel—a very little nearer to the wheel. This chariot should be adjustable, but quite often it is not. Loosen the screw which holds it in place when, if any provision for adjustment has been made, it will be possible to shift the chariot over a trifle in the direction of the escape wheel. Tighten the screw and test. If no change, or insufficient change, has been made, broach out the steady-pin holes a little, then replace the chariot and see if there is now any shake. If not, see what is preventing any movement of the chariot. Either the screw head is too large in diameter to permit of any motion, the screw hole in the chariot is not large enough, or the sides of the chariot are tight against the sink in the plate. In the latter case, file the edge of the chariot a trifle. The steady-pins can then be bent a little in the direction away from the scape hole, the effect of such bending being to advance the chariot a little towards the escape wheel, thus bringing wheel and cylinder nearer together. Test the action of the escapement carefully to see that the change has not been overdone. In a really well-made cylinder watch a correction of this kind, and therefore methods of this kind, will seldom or never need to be resorted to.

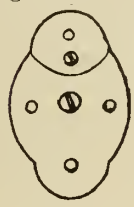


Fig. 2.

METAL CRACKS WHEN BEING SPUN.

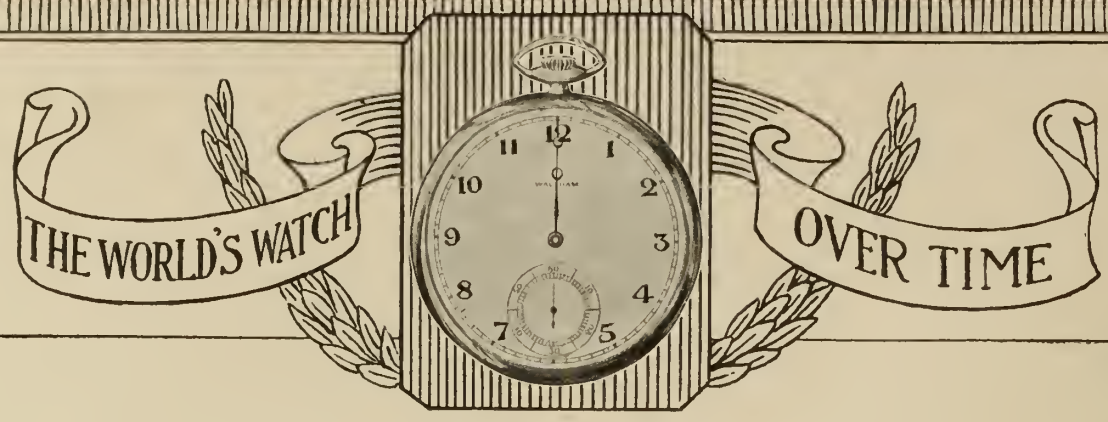
Question.—I have been trying my hand at simple metal spinning, on a small, strong lathe I have picked up second-hand. I don't expect to take up this kind of work, but have tried it out as a hobby and to make up some small articles according to my own ideas. Have tried using sheet copper, but find it cracks before I get the thing properly shaped. Can you tell me the reason for this and tell me how to prevent the metal getting too hard so quickly?

Answer.—The metal you are using is not sufficiently annealed. It may have been soft and pliable enough in the first place, provided you did anneal it, but in the process of spinning it soon hardens again. As soon as it begins to do so perceptibly it must be removed from the lathe and re-annealed. Heat it to a red heat and immediately plunge it into cold water. Repeat this process as few times as possible, but as often as necessary, until the spinning is completed.

We would advise you to get "Metal Spinning," by Professor F. D. Crawshaw, of the University of Wisconsin, the only book, so far as we know, that treatts of this interesting work. You will find it thoroughly practical. It starts at the beginning, gives clear directions, is helpfully illustrated, and costs only 50 cents. It is published by the Book Department of Popular Mechanics Publishing Company, Chicago.

Regulator pins are little things—but their adjustment is a big thing when it comes to bringing a watch to time. Pins that are badly fitted, out of upright or rough, will cause a variation of rate in the long and short arcs. When the spring comes in contact with a pin that is out of upright, for instance, it is thrown out of flat and the coils are caused to tremble. Again, variation in timekeeping is the result. Always replace a loose pin. It will pay to replace any regulator pin that is defective.

Cigarette cases fashioned from jade and ivory and set with precious stones, having cigarette tubes to match, will be included among the Christmas gifts of many a dainty lady this year, judging from the attractive articles of this kind now shown. One case of Nephrite, or marble jade, is of a rich green shade with myriad colored veinings, and has a trimming band of diamond studded platinum. The cigarette tube is of the same material and has a platinum and diamond band. Other cigarette tubes of tortoise shell, ivory jade and amber for ladies' use have jewelled bands and each fits into a handsome morocco case of trumpet shape.



Decrease Your Risk By Specializing on Walthams

It is not necessary for you to tie up your capital in several different makes of watches. Adopt, instead, the method now being followed by many of the leading jewelers—carry a complete line of Walthams.

There is no conceivable watch demand that cannot be satisfactorily filled by selection from the Waltham range.

And every Waltham watch, no matter what its price, represents the very best value in watch mechanism which that amount of money can buy.

This is the keynote in the gospel of quality which is being persistently delivered to the people of Canada through our national advertising.

When you consider the firmly-established reputation which is so intimately associated with the name Waltham and the high character and forceful phrasing of our national advertising, you will readily see the great advantage to be derived from linking up your store with Waltham.

Perhaps you are not entirely familiar with the really comprehensive character of the Waltham range! Ask your jobber's salesman, the next time he calls, to go thoroughly into the matter with you.

Waltham Watch Company, Limited

MONTREAL

Makers and Distributors of Waltham Products in Canada

Factories: Montreal, Canada, and Waltham, U.S.A.

TRADE NEWS OF THE MONTH

ONTARIO.

The manufacturers' section of the Toronto District Jewelers' Association, at a meeting held on Wednesday evening, October 27th, went into a discussion of the situation arising out of the new license system. It was foreseen that for a time at least a certain amount of dislocation of business was liable to occur as a result of the regulation prohibiting wholesalers, etc., from selling to retailers unless possessed of evidence that the retailers held licenses. It might frequently happen that a retailer sending an order from some distant point would forget to endorse his license number on the order. The wholesaler or manufacturer would then be faced with the problem of whether to send the order and risk the penalty, or to hold it up and write for the license number, thus causing needless and exasperating delay.

It was decided to enquire whether the C.N.J.A. would be willing to act as a central information bureau in this connection, by obtaining a list of the names and license numbers of all Canadian jewelers, which would be open to all shippers to the jewelry trade. By this means, should a jeweler forget to endorse his license number on an order for goods to a firm not already possessed of his license number, that firm need only refer to the C.N.J.A. list, and no delay would be caused in delivery of the order.

John Hoffman, a Pole, a former resident of Montreal, put over a real moving-picture "thriller" on the night of October 7th, when, obtaining a room at the Municipal Hotel, Toronto, he later descended by way of the rear fire escape, entered (by means of a "jemmy") into a cigar store, and thence cut his way through the wall into the City Hall Jewelry Store where he helped himself to about $3,000 worth of watches and jewelry. He even had it thought out to the point of donning a white coat for the task—presumably to prevent tell-tale plaster signs from becoming his undoing. However, the police got him nearly a week later; and obtained a confession that he was after money to buy opium. He was sentenced to two years in penitentiary.

Another sensational robbery of the filmdom variety was carried out at the Horwitz Jewelry Store at Timmins. The thieves were not caught in this case, but their loot, fortunately, was small, amounting only to a few hundred dollars. The sensational part of the affair was that the robbers chose the owner's luncheon hour for their effort, and having taken what goods they wanted, set fire to the premises in an effort to distract attention from the robbery. They might have been successful in this to the extent of hiding the fact that any robbery had taken place, but for the fact that the fire was noticed shortly after it started, and the evidence of the entry remained intact. Unfortunately, however, the perpetrators appear to have got away undetected.

More serious was the loss sustained by Davis Bros., Sudbury, when robbers entered their shop on the evening of October 15th, by forcing the rear doors with a crowbar, and carried off diamond rings totalling approximately $6,500 in value. These were customarily left in the shop window in a purple plush tray until later in the evening when they were put into the vault for the night. As the store was vacant, however, the thieves, after entering at the rear, had merely to walk to the front of the shop and lift the valuable tray from the window. A reward of $1,000 is being offered for information leading to recovery of the goods and apprehension of the thieves.

The first number of the "Ryrie Bulletin," a new star in the journalistic firmament, has made its appearance. Though confined to a single sheet, it is distinctly impressive; and being printed in rather small type, manages to crowd a considerable quantity of matter within the compass of its one page. We are told that future issues will be even more extensive. In addition to the introductory salutation there are notices for the information of the staff, discussions of store problems, a considerable amount of business news and gossip from around the store, several personal items, a short article (the first of a series on precious stones), and a certain amount of readable and reasonable efficiency gospel. The editors of this ambitious periodical are to be congratulated upon the success of their initial effort.

W. R. McLaren announces his opening of a jewelry store in the Windsor Block at Tottenham, Ont. He is stocking, among other wares, a full line of cut glass, and will make a specialty of repair work.

A. McMillan, diamond specialist, Sparks street, specialized in a 25 per cent. discount sale during the latter part of October. Every piece of stock in the store was included in the offering and prices were guaranteed to be right in the first place so that customers could rely upon a genuine saving at the very generous allowance of one-quarter off.

Slogans are undoubtedly business builders and have often been the means of attracting attention when other means have been a failure. "Make Your 'Watch' Word Olmsted" seems to be particularly appropriate for Olmsted's, Limited, Sparks street, and the knowledge that the watch business is under the direct personal attention of Mr. Olmsted, Sr., backed up with many years of practical experience, brings many a watch that refuses to tell the time, or has entirely lain down on the job, into the store.

Andrew Wilson, watchmaker and jeweler, Carleton Place, Ont., dropped dead on the street on October 18th on his way home from business. A resident of the town for the past thirty-five years, he was highly respected. A daughter, Miss Evelyn Neilson, is a civil servant residing in Ottawa.

Mr. Cawdrill, who has been manager of H. J. Cherry & Co., Lombard street, Toronto, has now taken over the latter's business, and will sell the trade from Ontario west under the name of J. Cawdrill & Co.

A SPLENDID EXAMPLE OF CANADIAN ACHIEVEMENT

This life-size cast bronze statue for a war memorial is the first large piece of statuary successfully cast and finished completely from the model in Canada. The figure is seven feet high and the base or plinth three inches high.

The statue is the work of the Architectural Bronze Foundry Department of Canadian Wm. A. Rogers, Limited, and great credit is due to this Company for their enterprise in establishing a Bronze Department capable of executing such splendid work. Formerly Canadian sculptors were forced to send their models to the United States to be completed.

MONTREAL.

The usual October lull is on the jewelry business in Montreal, and things are quiet, although no more so than they usually are at this time of the year. Future prospects are generally considered favorable amongst the jewelers, many of whom are looking forward to quite a prosperous season.

Two distinguished visitors are with us in Montreal in the persons of Messrs. Walter and Herbert Mappin, of the firm of Mappin & Webb, who are here visiting their branch establishments throughout the American continent. This is their first visit to Canada since the establishment of the Montreal branch seven years ago. Messrs. Mappin have just come from South America, where they visited their branches in Buenos Aires, Rio de Janeiro and San Paulo.

In honor of the coming to Montreal of the annual congress of the American College of Surgeons, Messrs. Henry Birks & Sons constructed a magnificent reproduction of the college crest, worked out in diamonds, sapphires and rubies to the value of £50,000.

The framework of the crest was a solid encrustment of diamonds set in wax with the lettering "The American College of Surgeons" introduced in square cut sapphires. The base of the frame, also in diamonds, had the Latin motto of the college and its date of foundation in rubies. A hand-painting, the work of the firm's artist, represents the surgeon's symbol —the serpent and rod—in the hands of the patriarch, and the medicine, the original healer of North America, side by side, the picture being enclosed in a jeweled setting. Approximately 3,000 jewels are employed in the making of this design, which was exposed in Messrs. Birks' window, and also at the Fashion Show which was staged last Thursday for the benefit of the ladies accompanying delegates to the Surgeons' Congress.

During the week, Mr. I. de la Penha, Messrs. Birks' employee who claims to be the only diamond cutter in Canada, was engaged supervising the process of diamond cutting being carried out in their window.

Mr. Thos. V. Wright, representative of P. W. Ellis & Co., has been appointed secretary of the Montreal District Jewelers' Association, replacing Mr. Murphy, who retired from that position prior to last meeting.

Mr. Chas. F. Dyke, of Yarmouth, was a visitor in the city about a fortnight ago.

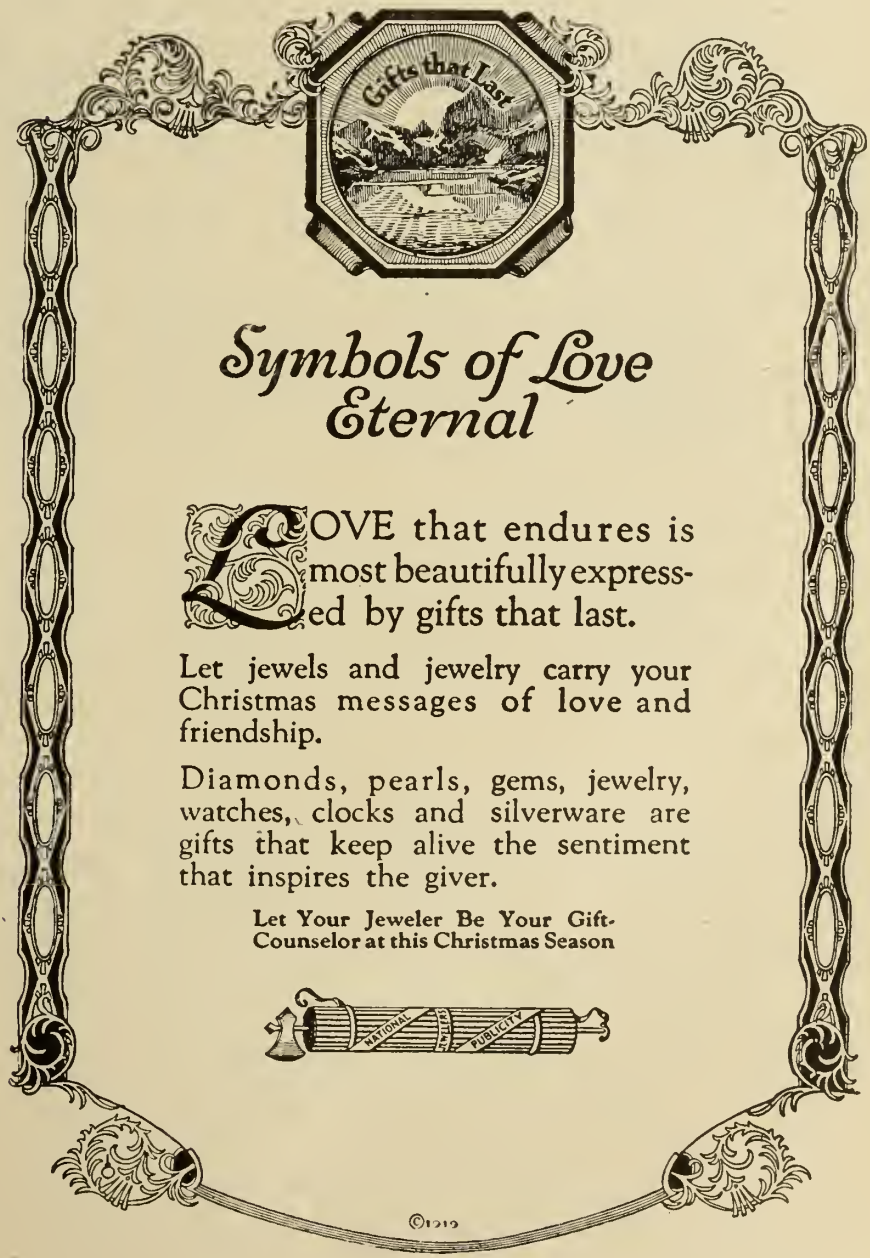
Mr. J. A. Caron, of Caron Bros., entered the ranks of the benedicts on Thursday, 14th inst., at Lourdes Chapel, his charming bride being Miss Louisa Ida Couture, daughter of the late Professor Guillaume Couture and Mrs. M. Papineau-Couture. The officiating clergyman was Abbe Clement. Mr. Guy Papineau-Couture gave his sister away, and Mr. A. L. Caron, the bridegroom's brother, was best man. Mr. Caron and his bride left thereafter on a motor trip to New York.

Some very fine specimens of British made jewelry are exposed just now at the British Trade Commissioner's office, forming part of the exhibition of British manufactures on show there.

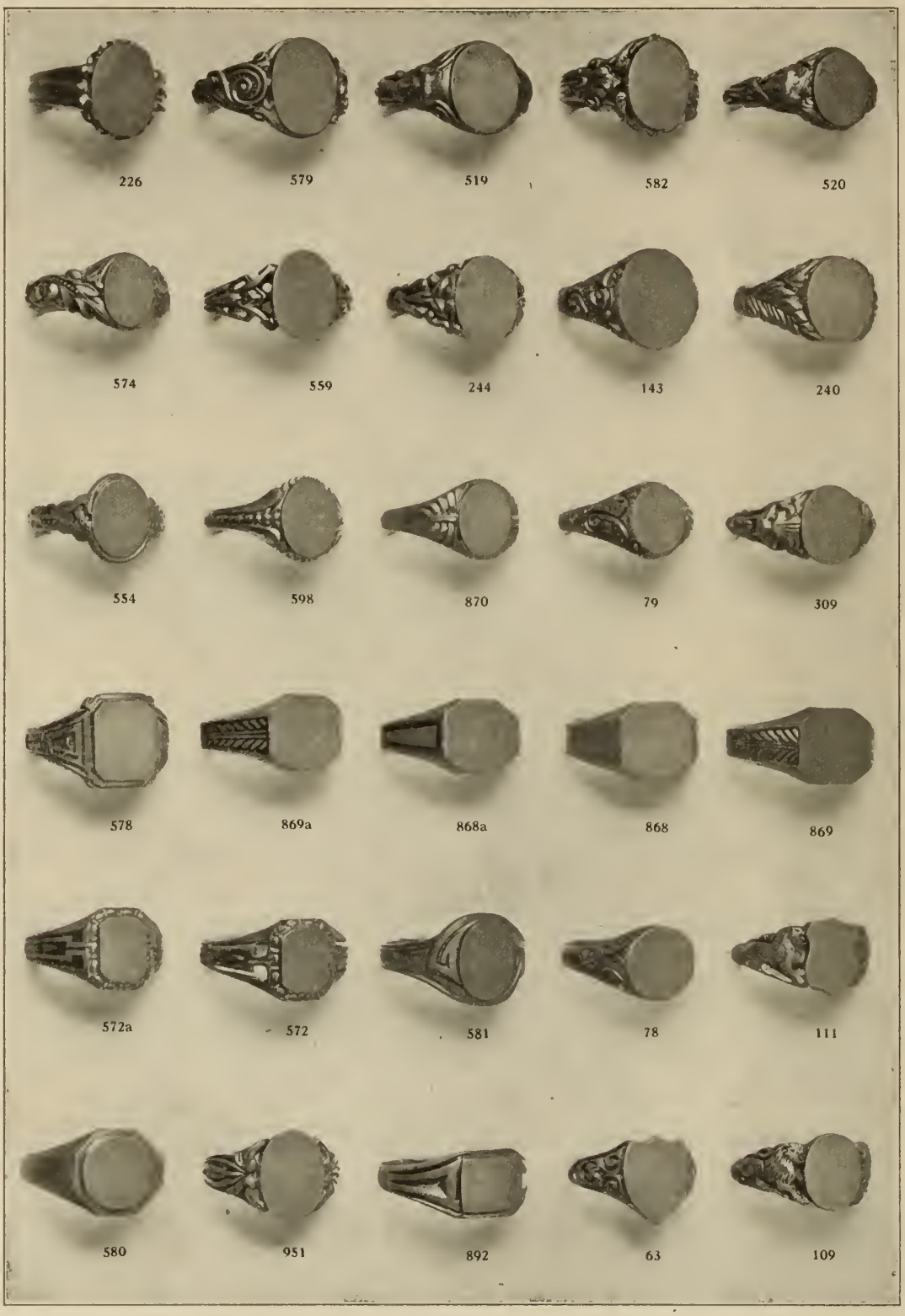
The first shipment of German alarm clocks was received last week by a Montreal firm. The goods were of the quality so well known in pre-war days, and the price, though not as low as it was five years ago, is said to be reasonable.

A wide selection of German made silver and nickel plate surgical instruments was shown by a United States firm exposing at the recent medical congress held in Montreal. The firm in question was loud in praise of the quality of the German product, and stated they were importing in considerable quantities.

Congratulations to Mr. M. S. Superior, jewelery and leather goods, 85 Craig street, on the marriage of his daughter on the 12th inst.


Gifts that Last
Symbols of Love Eternal
LOVE that endures is most beautifully expressed by gifts that last.
Let jewels and jewelry carry your Christmas messages of love and friendship.
Diamonds, pearls, gems, jewelry, watches, clocks and silverware are gifts that keep alive the sentiment that inspires the giver.
Let Your Jeweler Be Your Gift-Counselor at this Christmas Season
NATIONAL JEWELRY PUBLICITY
©1919

Above is a reproduction of the advertisement which was run by the C.N.J.A. in connection with its national jewelry publicity campaign in the November issues of the following Canadian publications: "Canadian Home Journal," "Canadian Magazine," "Family Herald" and "Weekly Star," "Farm and Home," "Grain Growers' Guide," "MacLean's Magazine," "Saturday Night," and the "United Farmers' Guide."



RINGS **RINGS** **RINGS**

Orders placed with us this month will be delivered in time for the holiday trade.

We have an extensive line in signets which allows for variety in your selection.

CARON BROTHERS

Manufacturers of Jewellery

CARON BUILDING - - - MONTREAL, QUE.

LONDON AND DISTRICT.

After having conducted his jewelry business for twenty-seven years in the McLean Block at Goderich, Ont., Councillor Humber has just moved to a new store in the Bedford Block.

Right Excellent Companion John S. Barnard of London, Ont., who is Grand Superintendent of London District No. 2 of Royal Arch Masons, recently paid an official visit to Beaver Chapter at Strathroy and was tendered a most enthusiastic reception by brethren from all over the district.

C. E. Davidson of Glencoe, Ont., has been making a great drive during the past few weeks in silverware, featuring especially low prices and inviting comparison with city quotations. Another feature which he has found a good business getter is to offer various pieces in specially lined boxes. Women especially have been "sold" on this idea.

The wedding took place at London recently of Clayton Dean, of the Stevenson Baker Co., and Miss Mary Stanfield. Mr. Dean has just given up his position with the firm after having been with them for many years, and with his bride left for Arizona, where he intends to conduct an ostrich ranch. Last winter he suffered a severe attack of the flu, and it left him in a weakened condition. He expects to regain his health in the South.

The Starr Phonograph Co. has under consideration important plans for centralizing its production in London, Ont., and an announcement may be made very shortly as to what will be done. The purchase by the Canadian Edison Phonograph Co. of a large factory in St. Thomas, Ont., for its Canadian branch, makes it necessary for the Starr people to seek new premises. A heavy business in export trade has been developed.

D. H. Patterson, jeweler, at Strathroy, Ont., has been making a seasonable drive in silver plate, and in connection with it has done some most attractive advertising. This was backed up by well arranged window and store displays. A feature of the advertising was the quoting of prices in display type and the listing of a number of special pieces that carried a wide interest to the public generally.

MANITOBA.

Despite the effusions which are appearing in the press regarding the big crop and the estimates regarding the millions it is going to bring to the west, trade still continues moderately quiet with the local jewelry establishments. There is a pretty strong suspicion that business in general is dull at the present time, but high hopes are still entertained for the Christmas period.

Meantime the local members of the trade are busying themselves over the plans for the February convention of the Canadian National Jewelers' Association. It is recognized that the east has set a stiff pace, but the Winnipeg members of the trade are not accepting any models from Toronto and Montreal. It is aimed to make the convention here the biggest thing which the C.N.J.A. has seen.

Arthur Roland, who, as secretary of the local branch of the association, has been one of the most active in this respect, came in for some references recently in the "Who's Who in Local Trade and Finance" feature of the "Free Press." Mr. Roland's achievements in the business world were cited and attention was also called to the function he is performing in connection with the coming convention.

With the exception of Birk's stock reduction sale which opened on September 15th, the local establishments have not joined the clothiers in their bargain appeals. The Birks' store announced, however, that they were discontinuing a number of lines from this year's catalogue. The reductions were cited as inspired by the policy "to take our loss by reducing the price to our customers rather than breaking them up and making them over into new designs for regular stock."

The police as yet have no trace of the thieves who broke the window of Feintuck and Short's jewelry store on Logan Ave., and got away with watches, chains and rings to the value of $250. The preference by the local burglarizing fraternity, however, has been expressed for the goods of other merchants of late. The jewelers are being left pretty much alone.

George Markle appeared as the hero in an editorial feature which is running in the Tribune which is headed "The first time I saw." The first view of the Birks' manager was described as having occurred at a meeting in Grace Church. He was then a spunky lad of some twenty-odd summers. "His bright, brown eyes were twinkling, and the same infectious smile, which can't be dammed any more than the rushing rivulet of springtime, was spread all over his face as Professor W. F. Osborne, literary and form critic-in-chief of the literary society, was 'swatting the daylights' out of the argument of George's opponent in debate."

Archie McDougall's Currie block establishment is figuring in some moving picture advertisements in the local theatres. The films being shown are of the mechanical kind, but they appear to be effective in point of interest which the audience takes in them. The Fowler Optical Company is another firm which is seeking business through the medium of the movie fan.

After the labor organizers had failed to revive the retail clerks' union, which collapsed as a result of the unsuccessful general strike last June, the clerks themselves succeeded in getting together an "association" which aims at a general betterment of their conditions. Now the labor leaders come out and assert that the organization which was brought into being was inspired by the Retail Merchants' Association in an effort to frustrate the attempts to form another clerks' union. It is significant, however, that at the last meeting called by W. H. Hoop, international union organizer, no one turned up.

Preliminary plans for the extension of the present department dealing with credit information were made at a recent meeting of the local retail merchants' association. The members considered the establishment of a modern credit bureau such as is already operated in many large cities on the continent. The sources of information to be obtained from the credit

The winning tug-of-war team at Birks' (Vancouver), Picnic at Bowen Island. Wilson Platten, the coach (with coat, in centre of picture), died ten days after the picnic.

bureax in Montreal, Toronto, Minneapolis and St. Louis were described. Under the system adopted by these cities the office files, it was stated, show a record of the credit standing of every customer of retail stores. Through the co-operation of the merchants it was impossible for a customer to take advantage of dealers by going from one store to another, running a bill at each store without paying the merchant with whom he formerly did business.

GENERAL.

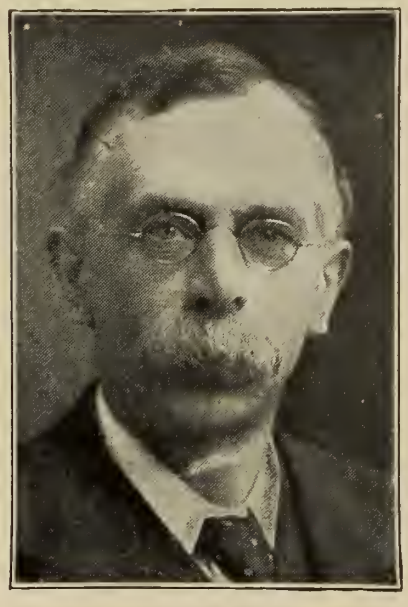
The trade will regret to learn that Mr. L. S. Proctor, president of the Benedict-Proctor Manufacturing Co., Toronto, has been ill for some weeks past, and is at present at Battle Creek Sanitarium, whither he was taken on a stretcher, in the company of his brother. Readers will join with The Trader in hoping that Mr. Proctor will soon recover from his malady and be able to return again to his business.

The Oneida Community is to erect new buildings at Niagara Falls for the purpose of making its Canadian plant independent of the parent factory at Oneida, N.Y. Until now Community Silver has come into Canada partly finished, but shortly it will be manufactured here in its entirety.

Mr. P. B. Noyes, president of the Oneida concern, has recently made an announcement to employees that the "high cost of living" envelope which they have been receiving since January, 1917, will be replaced by a permanent increase in salaries to the extent of the peak sum reached in the graduated H. C. of L. bonus. This will involve a wage increase of $2,500,000 per year—practically fifty per cent. of the established salaries.

Mr. Sabbath of J. L. Sabbath and Company, Montreal, has recently returned from a business trip which he considers has turned out as a good investment. His reason is that while away he was given the opportunity of looking over a range of earrings that embodied many attractive designs which he hopes to add to the extensive range he is already offering to the trade.

The new factory of the L. E. Waterman Company, Ltd., at St. Lambert, P.Q., was formally opened on September 16th in the presence of a number of distinguished guests, H. L. Symonds, chairman of the London Chamber of Commerce, officiating. Among those present were: H. L. Symonds, Benj. Harrison and P. W. Jinman, London, Eng.; Edward Allan, Newcastle-on-Tyne, Eng.; Jules Fagard, Paris; A. G. Lunn, Auckland, N.Z.; Senator W. M. Igou and Chas. Isted, Eustace, Fla.; Julius Day, Seymour, Conn., and others, including the following officials of the Waterman Company: F. D. Waterman, president; W. I. Ferris, vice-president; Walker Randal, director; F. G. McConnell, secretary, and D. J. Spence, architect. The party was entertained at luncheon at the Country Club, St. Lambert, where the guests were welcomed by Mr. Waterman on behalf of the firm and by Mayor Gordon on behalf of the town. Mr. Symonds, after responding to the welcoming speeches, presented Mr. Waterman with an engraved gold fountain pen—a facsimile of the pen used by King George the fifth, and by Lloyd George in signing the peace treaty.



H. L. SYMONDS
Chairman of the London, England, Chamber of Commerce, who formally opened the new L. E. Waterman Co., Ltd., factory at St. Lambert, P.Q.

While we are talking about hard times and the price of sugar it is pleasing to find this depression not nearly so widespread as the daily papers would have us believe. Goldsmith Bros. have moved their refinery and office to 21 Dundas St. East, where they have about 8,000 square feet devoted to the jewelry and dental industries. A visit to their plant shows a real increase in this industry. This Chicago concern mentions they have installed in their Canadian plant the very latest devices for extracting precious metal from ore and sweeps.

Robbery of jewels worth $6,000 occurred at the home of Sir Robert Borden on the eighteenth of October. No trace had been found of the thieves at the time of writing.

GIFTS THAT LAST
are joyously received and treasured from Generation to Generation
CHOOSE
Diamonds - Pearls - Gems
Jewelry - Watches
Clocks - Silverware
National Jewelers Publicity Association

The moving picture theatre to-day affords a splendid opportunity for retail advertising, and many merchants are taking advantage of it. In the majority of instances, however, the slides used are anything but attractive, and the results therefore cannot be as good as they should be. Those shown above, on the other hand, are exceedingly neat and attractive, and are likely to gain favorable notice. In addition to the "Gifts That Last" sign, they bear a plate for the name of the retail jeweler. They may be obtained from the Secretary of the C.N.J.A.. Their price is 60c each.

BRITISH COLUMBIA.

Thomas Allan has moved to a new location further south on Granville Street, only a few blocks from that which he has occupied for quite a number of years past. The new store is bright and admirably fitted up.

William Kerr, the well-known jeweler of Kamloops, was a visitor in town early in October, accompanied by Mrs. Kerr.

A. J. Hood has opened a bright little jewelry store at 742 Seymour Street. The lay-out of the new store is attractive, and it is well stocked with a general line of jewelry and cut glass. Watch repairing is a special feature.

S. H. Jacoby, of S. H. Jacoby & Co., Limited, Toronto, has left Vancouver for home again after a prolonged stay at the Coast.

R. Kaplansky, Nanaimo, who still conducts his business under the old name of B. Forcimmer, has moved to a beautiful new store on Commercial Street, after a stay of fifteen years in one location in the Coal City of Vancouver Island.

Harry Pickering, well-known local jeweler, acted as team manager for the Vancouver Greenshirts, who ended a nine-year struggle for the Minto lacrosse trophy by annexing the coveted cup at Westminster Exhibition.

George Howe, of Saunders, Lorie & Co., Limited, spent considerable time around Vancouver in the early part of the month.

Henry Jacoby, who opened in business in the city some time ago, reports that things are going fine and that he is getting a fair share of the business going.

Tom Bowen, one of the old-timers on the road and known to practically every jeweler in the Dominion, was calling on the trade in the interests of Levy Bros. Mr. Siegler, representing the Zinns Tag Co., was also calling on the local trade.

R. C. Manning, with Mrs. Manning and young sonny, have returned to Vancouver after an enjoyable holiday trip. The party travelled to Edmonton, spending considerable time at Banff and Lake Louise, and returning to the Coast by way of Crow's Nest Pass, with its delightful passage over the Arrow Lakes. Bob says it is one of the nicest holidays he has ever had.

Walter Rimes, display manager of the local Birks store, has returned from a trip as far south as Portland, Ore., during which he had the opportunity of sizing up the jewelry displays shown on the other side of the international boundary line.

George Hardiman, of the electroplate department of the Birks store, has again connected with that department after a summer holiday spent in search of better health. George spent about five years in Overseas service, part of which time he acted as instructor in charge of pigeon flights and had a hard grind of it. He was pretty badly run down in health on his return to the city. He claims that he is now feeling quite fit.

John Muter, who has been with O. B. Allan for a number of years past, is now in Scotland. John was called to Caledonia through the death of his father, whose affairs he is now busy settling up.

Robert McDonald, "the diamond man," left Vancouver last week on a trip to Toronto, Montreal, New York and other Eastern centres of commerce, with a view to securing the latest novelties in jewelry and allied lines for the Christmas trade.

Shuttleworth Bros., Grandview, have materially improved the interior of their store on Commercial Drive by the addition of a fine series of wall

"ELECTRO" Silver Polish

Has No Equal

FOR

Cleaning Silverware

Sold by all Leading Jewelers

Quality and Quantity

This is obtainable through the usual wholesale channels, and is profitable for you to handle.

"KINGSWAY PLATE"

(Sucklings Limited, Birmingham, England)

Your volume of business is due to undergo a rapid increase during the next few weeks, and incidentally your stock of Silverplate will be called upon to cater to this demand. Therefore we would point out the advisability of seeing that your stock embraces designs and articles that will reflect nothing but high prestige on your store.

We are now in a position to accept orders for import or from stock for Kingsway Plate.

W. T. EVANS

518 St. Catherine Street West, Montreal

showcases. These showcases are rather unusual in design, being of leaded art glass, and are well filled with plate, Pyrex cooking ware, clocks, etc.

Arrangements have ben made by the officers of the Royal Vancouver Yacht Club to display the eleven cups and trophies, won out of a total of thirteen offered during the three days' International Regatta at Cowichan Bay, V.I., in the window of O. B. Allan's jewelry store, Granville St.

Mr Wellman, who has conducted a watch repair store on Seymour St., has been forced to move to 811 Hornby Street. The premises formerly occupied by Mr. Wellman have been pulled down in the course of some improvements at this busy corner of Seymour.

Man's Best Medicine--Music

(*Continued from page 69.*)

brow' music, as they called it: I used to dread the coming each week of the Philadelphia concerts on Saturday evenings for fear that I would be taken and asked to 'exercise a brain already tired from the week's work.' Then, one evening, I went. The result was, of course, that I was absolutely refreshed: my mind was taken out of its rut and quieted. Now I go every Saturday evening, and always with the same result. The time of duration of a symphony concert is, to my mind, just right for a man whom the beauties and benefits of music are opening up. Three hours of opera is unquestionably a strain: the unmusical mind cannot take in so much, and the man often goes home tired and at a late hour, which is not conducive to his early rising the next morning fit for a day's business. But the hour and a half of a symphony concert is about the best 'first step' that I can imagine for a business man to take if he wants to try the entertainment and refreshment that an evening of music holds for him.

"It is high time, to my mind, that the physician shall cease his uninformed counsel to patients about a subject that he knows not of: that he shall find out for himself what an evening of good music can do for a tired man; or, failing this, that the tired man shall discover for himself, as I did, that while the physician may be competent to give medical advice, he is not always equally competent to tell a man from what kind of an evening's entertainment he can derive the greatest pleasure and mental refreshment."

The point of all this is that if the physicians of the land have not yet come to appreciate their duty in this respect, or are so blind to the logical side of the case as actually to prescribe the wrong "medicine," there is a great work to be done by the phonograph dealer, who has it in his power not only to prescribe for the patient what will do him untold good, but to fill the prescription as well, and to keep on filling it.

It would be better still, of course, if the doctors themselves (as must happen in due course) should come to recognize the efficiency of music, and not only to recognize it, but to analyze it and label it, and bring the dispensing of it down to the fine science they have attained in the use of drugs. Meantime the phonograph dealer must carry on to the best of his ability as a "quack," on the theory that while he may not be able to say exactly what music should be prescribed for this or that particular case, good music is in all cases more effective than cheap music, will create a more lasting love for itself, is pleasant to take (children cry for it!), and may be taken in any dose without fear of evil effects.

Mr. Bok's "hour and a half of a symphony concert," which he proclaims as the ideal "dose," is easily obtainable for any who care to purchase machine and records.

If You Know a Boy

who is ambitious, clever, likely to take full advantage of whatever opportunity offers for advancement in life, draw his attention or that of his parents to the outlook provided in your own line of business.

Ontario Horological School
Limited

is soon to be transferred to the Ontario Department of Education, and after the first of the year will be located at

Central Technical School
275 Lippincott Street, Toronto.

where full courses of instruction will be given in all branches of horology. For particulars, apply to the Principal, Mr. T. A. Watson, c/o Ontario Horological School, Ltd., City Registry Building, Albert Street, Toronto.

Sure You're "all fixed?"

No matter how complete your stock, a customer is sure to ask for some little gift-line that you haven't—but *we have.*

You have the opportunity of choosing from a wide range of gold-filled, 10K and 14K jewelry, as well as

Beads, Novelties, etc.

that will "just suit."

So—see our line early!

Send for appro. selections

WOODMAN & CO.
Nordheimer Bldg.
77 York Street : Toronto

YOU CAN HAVE IT AGAIN—

Your customers, too, will be glad to see the **Halifax Hall Clock** back again.

Just the thing to display for Christmas.

Makes a most appropriate addition to any store or any home.

Mahogany or Walnut—fitted with our Double Strike Movement, Tuned Gong Rods and Silvered Brass Dial.

We leave it to you—it's ***neat***.

AND SAY!

We've got just a limited number of the **Victoria, Grecian, Ontario, Picton, Milton, Berlyn, Soo, Ward, Barrie and Simcoe designs.**

BE SURE AND SEE THEM

The Arthur Pequegnat Clock Co.

Kitchener · Canada's Only Clock Makers · Ontario

WATCHES

I still send large selections on *appro.*

My variety consists of good sellers in staple lines at reasonable prices.

S. WIENERT

489 St. Paul St. W. - Montreal

AVOID DISAPPOINTMENT

In either Quality or Prices, by inspecting our range of

ROSARIES Chains Of Every Description **NECKLACES**

Before Placing Your Orders For Your Christmas Trade

E. SAINT-LOUP 46 Notre Dame West, MONTREAL

M. Lewis Mittenthal

Loose Diamonds

286 St. James Street - MONTREAL

ISRAEL MICHALSON

Diamonds

26 Holborn Viaduct
LONDON, E.C.
ENGLAND

Cable Address
Noslahcim
London

La Pompadour **PEARLS**
LONG CHAINS AND NECKLACES

Italian **CORAL**
NECKLACES, CHAINS AND EARRINGS

French **JET** Italian
NECKLACES, LONG GUARDS, EARRINGS

10K **CAMEO** 14K
BROOCHES, RINGS AND PENDANTS

Appro. Parcels sent upon request

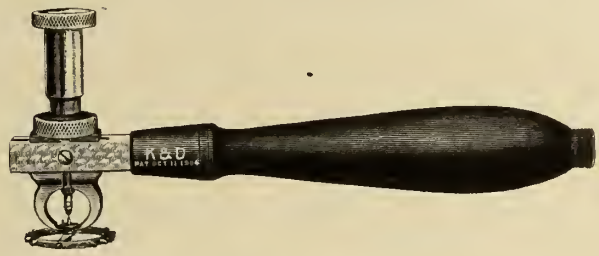
BORRELLI & VITELLI
36 Toronto St., Toronto

TOOLS OF QUALITY

MADE BY
KENDRICK & DAVIS, Lebanon, N.H.

WE HAVE JUST RECEIVED A SHIPMENT OF

Roller Removers



No. 150—Adjustable Roller Remover. Price, each, $6.85.
This is the most practical tool for removing almost every size and style of roller.

Order while we have the stock on hand.

SOLD IN CANADA BY

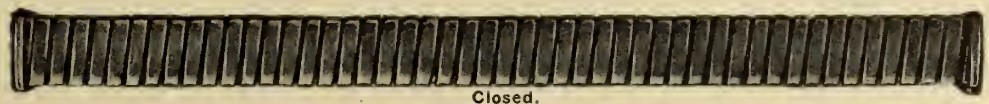
E. & A. Gunther Co., Limited

310 Spadina Avenue **TORONTO**

SUREFIT

Means a perfect Watch Strap for both Ladies and Men, which can be worn with the greatest comfort and assurance that you are not going to lose your Watch. It is easily attached, requires no adjustment, and is always ready for use, as it does not become flabby by stretching.

MEN'S STRAP



PATENTED

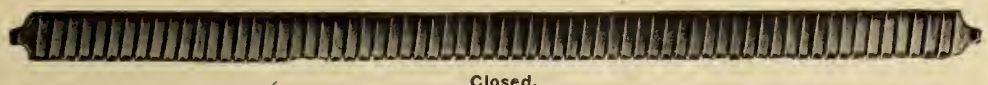
Closed.

Bracelet Expanded.

Both the Ladies' and Men's Straps are made in 14 Kt. gold, 10 Kt. gold, 1/10 rolled gold plate, sterling silver and American silver, having in all qualities an expansion of 1¾ inches.
The catches on the Men's Strap are made in 5/16, 7/16 and ⅝ inch, which will fit all size watch lugs.

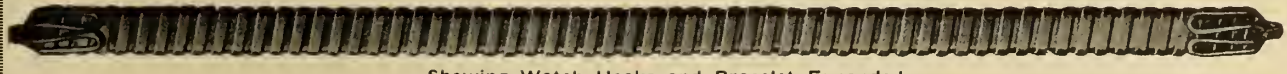
Now is the time to stock this item.

PATENTED



LADIES' STRAP

Closed.



Showing Watch Hooks and Bracelet Expanded.

This item is not a novelty, but an article which will last and be worn as long as the Wrist Watch is in style, and it has come to stay.

Sold through the Wholesale Watch and Jewelry Trade

BLISS BROS. COMPANY, Attleboro, Mass.

"The House with Something New All the Time"

As Gift-Time Approaches

progressive dealers' thoughts naturally turn to their stock of articles that make acceptable gifts, and should they find that stock running low, they immediately take steps to replenish it. Why? Because they are progressive.

Anyone who has seen one of Whiting & Davis' Mesh Bags will gladly admit that they make one of the most acceptable gifts imaginable, so we earnestly advise you to look over your stock of them and find out just what you need to cater to this increased demand.

The new range of Whiting & Davis MESH BAGS

is one that embodies many tasteful and artistic designs that are backed by materials and workmanship that have proved satisfactory from every standpoint of durability.

WHITING AND DAVIS

Sherbrooke, Que.

Electric

We are encouraged by the calls for delivery of goods in advance of shipping dates.
It is a sure sign that stocks are low.
We hope you are not letting your stock of

Chains, Waldemars or Vest Chains

get too low. All Qualities. Any Quantity.

ELECTRIC CHAIN CO. OF CANADA, LTD.

River Street - Toronto

Chain

E

Your Christmas Needs For

Solid Gold and Gold Filled Goods

Should be anticipated and ordered with a thought to quality and distinctiveness in design.

Our Range Exemplifies Both To Perfection.

JAMES EASTWOOD

Wholesale and Manufacturing Jeweler

65 Provost Street - NEW GLASGOW, N.S.

Mire Bros.

IMPORTERS AND CUTTERS OF

DIAMONDS

New Birks Building
Phillips Square
Montreal P. Q.

AMSTERDAM ANTWERP

Norman Plate

Product of Canada

IS SOLD EXCLUSIVELY THROUGH JEWELERS

Stanley & Aylward Limited

TORONTO MONTREAL

ZOURI

STORE FRONT

built for

R. J. Siberry

337 Danforth Ave.
Toronto

Mr. Siberry stipulated that he must have frost-proof windows even on the coldest days.

He attained his object by using

ZOURI
SAFETY SET
STORE FRONT
CONSTRUCTION

Ask him what he thinks of it!

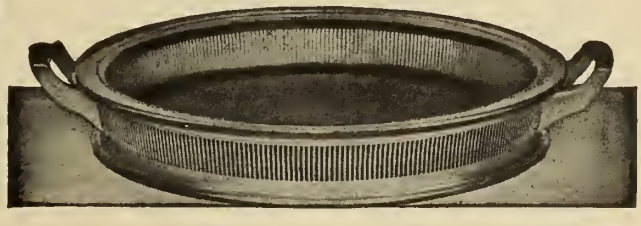
Ask our nearest office for Zouri Catalogue

THE BEST IN GLASS

The CONSOLIDATED PLATE GLASS COMPANY
OF CANADA LIMITED
TORONTO - MONTREAL - WINNIPEG

THE BEST IN GLASS

Trade Mark MID-SIL-CRAFT E·P· N·S· Registered
The Trade Mark guarantees the quality.



Sell Through the Eye

The quickest way to the brain is through the eye. Show Mid-Sil-Craft Silverware—the kind that pleases and pays a worth-while profit. Fall deliveries can now be promised and made of Bakers, Casseroles and Pie Plates lined with Pyrex Ovenware. For the Holiday trade these items are specially favored.

Advertising in magazines such as "Good Housekeeping" keeps thousands of women acquainted with Mid-Sil-Craft products and trade mark.

THE MIDDLETOWN SILVER CO. OF MIDDLETOWN, CONN., U.S.A.

Canadian Salesroom and Sales Agents
John Round & Son, Limited, 51 St. Paul St. West, Montreal

Do You Need Jewelry Boxes for Your Christmas Trade?

BOXES	IN LEATHERETTE	IN BLUE VELVET
Ring - - Boxes	$4.80	$6.00
Link - - "	5.40	7.20
Earring - "	.....	7.80
Brooch - "	5.40	7.80
Tie Pin - "	5.40	7.20
Watch Bracelet	7.80	11.40 & 12.00
Lavalliere "	6.00	9.60
Universal - "	6.60	.....

EAVES BROS.

128 Bleury Street Montreal

Horace Dorer

Jewellery Sales Expert

For the Legitimate Trade Only. Sales Conducted Anywhere on the North American Continent.

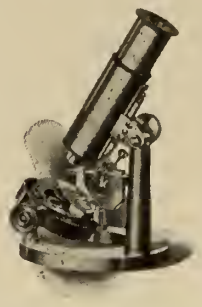
357 COLLEGE ST., Toronto, Ont.

604 CANADA BLDG., Winnipeg, Man.

669 GRANVILLE ST., Vancouver, B.C.

Telegraphic Address: 709 4th Avenue, New Westminister, B.C.

Whether you are in Missouri or not and want to carry out the purpose for which you are in business to-day, the world insists on being shown.



The Watch Demonstrator highly magnifies, troubles in watches, and is made to show them, this eliminates arguments in explaining the work and logically impels a prospect to pay for the necessary repairs. It is also used for selling better watches, and is built with a safety pivot straightener which takes but one minute to perform a $3.00 job. The cleverest equipment to make money to satisfy customers, and to get rid of troubles in the watch repair trade.

Watchmakers Document, Inc. North Platte, Neb.

WATCH REPAIRING

for the Trade Properly and Promptly attended to.

Former traveller and Missionary for the Elgin Watch Co. **FRED. ARNOTT** 67 Indian Road TORONTO

WATCHMAKERS AND REPAIRERS

EFFICIENT AND CAPABLE WORKMEN.
QUICK SERVICE AND SATISFACTION.

George D. Neima & Company

Clayden Bldg. - TRENTON, N.S.

I CAN DO REPAIRS FOR LESS. I GUARANTEE ALL DELIVERIES WITHIN THE WEEK.

FIRST-CLASS WORKMANSHIP

E. CHARBONEAU

Watchmaker to the Trade

827 St. Catherine St. East

Phone East 5615. MONTREAL

Phone Uptown 6640. 511 St. Catherine St. West.

C. H. A. GRANT

Manufacturers' Agent

615 DRUMMOND BLDG., MONTREAL.

Specialties: Bracelet Watches, Military and others. Tavannes Watches, Diamonds.

W. CASPER, Limited

IMPORTER OF PRECIOUS STONES

Pearls and Half Pearls

Appro. Parcels sent on Request

110 Church St. Phone Main 4445 TORONTO

Toronto Watch Case Repair Co.

40½ Colborne Street, Toronto

J. C. Fisher. Phone: Main 2629 T. B. Hughes

English and Swiss Cases changed to take American Movements

TRADE WATCH REPAIRING

All kinds of high class watch repairing handled. Efficient and capable workmen.

Service and Satisfaction.

BARTLETT & WAKEFORD

45 Richmond St. E. - - - Toronto

Phone Main 3470.

Wm. Campbell Engraver

Letter and Ornamental work to the trade
Quotations on application

Room 323 Lister Bldg., (King William & James Sts.) Hamilton, Ont.

YOU WANT

accurate work and prompt returns. We assure this in repairing chronographs, and all kinds of watches. Give us a trial order and be convinced.

St. James Chambers, 79 Adelaide St. E. **HARPER & CO.** TORONTO. Tel. M. 6268

TRADE WATCH REPAIRING

We have increased our capacity and are now in a position to look after a few new customers.
Parcels returned same week.

IDEAL WATCH REPAIR CO.

737 Bloor St. West, Toronto

EXPERT WATCH REPAIRING

TO THE TRADE

High-Grade Watches and English Levers a Specialty. Quick Service by Efficient and Capable Mechanics. Prices Reasonable.

B. BURNS, 854 Bloor St. W., Toronto

Phone Kenwood 3067

WE IMPORT

WATCHMAKERS' TOOLS AND MATERIALS
JEWELLERS FINDINGS
IMITATION AND REAL STONES

Headquarters for Waltham Material for Maritime Provinces

ARTHUR W. THOMAS

188 ARGYLE STREET, HALIFAX, N.S.

Get the Trade of Eversharp Buyers

Eversharp continues to sell quickly, and steadily, because it is always sharp yet never sharpened, because it is superbly designed to give life-long writing comfort.

Naturally, Eversharp sales mean gratifying profits to Eversharp dealers; they also mean added prestige.

Eversharp users, quite generally, remember where they purchased Eversharp and return regularly to purchase Eversharp Leads and other articles of high quality.

Strictly from the dollars-and-cents standpoint, consider carefully the value of this Eversharp prestige, and then write for the interesting Eversharp catalog and literature. Address the Canadian representatives:

The symbol of perfect writing—the mark of the Eversharp Pencil and Tempoint Pen.

Rowland & Campbell, Ltd.
Winnipeg, Manitoba

Consolidated Optical Co.
Toronto, Ontario, and Montreal, Quebec

EVERSHARP
The name is on the pencil

Made and Guaranteed by
THE WAHL COMPANY, Chicago

BAKER

SETTINGS FINDINGS

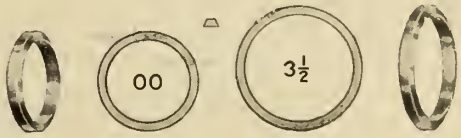
Our New Addition to the Baker Line of Seamless Ring Blanks

SERIES 181

CHILDREN'S

BEVELED SEAMLESS RING BLANKS

SUITABLE FOR ENGRAVING



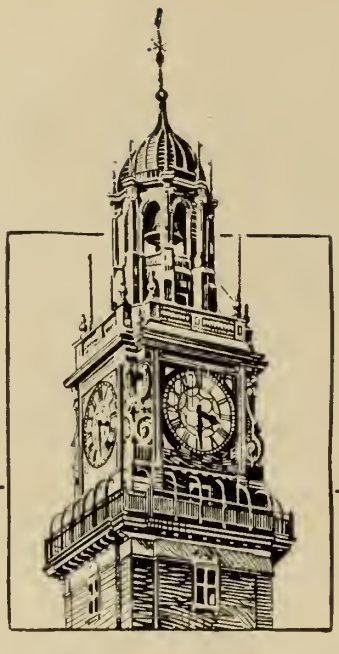
Made in Ten Sizes
00 to 3½

In
10 K, 14 K & 18 K, Yellow Gold
14 K & 18 K, Green Gold
14 K & 18 K, White Gold

Also in the new "Baker special,"
18 K, WHITE GOLD

BAKER & CO., INC.
Refiners and Workers of Platinum Gold and Silver

30 Church St. New York — 54 Austin St. NEWARK, N. J. — 5 S Wabash Ave Chicago.



Public Clocks Church Bells

Highly specialized skill is needed to make and fix satisfactorily big public clocks and bells. We have been Clockmakers since 1844 and Bellfounders since 1877, and our work stands all over the world.

All our clocks, from small house to largest Town Hall sizes, are made throughout in our Croydon workshops, and are, therefore, guaranteed in every respect.

We cast and fix bells anywhere, in any weight, specializing in complete peals scientifically tuned and remarkably pure in tone.

Enquiries invited.

Suggestions and estimates supplied.

Gillett & Johnston
Founders of many famous bells
Croydon
England

Telephone Adelaide 3393

The Imperial Refining and Smelting Co. of Canada

General Assayers and Refiners of

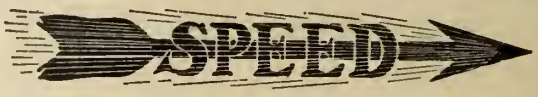
Platinum, Gold, Silver, Sweeps, and all kinds of Precious Metal Wastes, etc.

Exclusively a Canadian organization, having the necessary experience to give you the most efficient service in the refining of your wastes.

We refer you to the trade.

32-38 Beverley Street

Toronto - Ontario



Don't lose the money that can be made in repairs. If you cannot handle the work, send it to us. We have the men and material to do all your repairs and give you service.

DON'T FORGET: Every material order is filled by a watchmaker

KLEIN & BURROWS
40 Colborne Street - TORONTO

GET AFTER THE CLASS PIN TRADE

The demand for these pins is tremendous. Students of your town are bound to be interested.

Our large assortment (Class, Club, College, School, or Fraternity) offers a great variety of designs from which suitable selections can be made.
Write for booklet and prices.

The Toronto Trophy Craft Company
1711-12 Royal Bank Building, Toronto

J. G. COFFEY

Wholesale Manufacturing Jeweler

Specializing in fine 10 and 14 Karat GOLD RINGS

119 ST. ALEXANDER STREET
MONTREAL
Phone Up. 6980

R. JACOBS & BRO.

DIAMONDS EXCLUSIVELY

Send us your appro. orders. We assure you of prompt service and values second to none.

15 Yonge Street Arcade - TORONTO

The Design Counts

We specialize on original and dignified designs that appeal.
You will never appreciate their saleability until you see them.

Bar Pins
Lavallieres

C. KILPATRICK & Co.
Lombard Bldg. - TORONTO

Pearl Necklets
Scarf Pins

JEWELERS' OPPORTUNITY EXCHANGE

THE TRADER REACHES 96% JEWELERS OF THE IN CANADA.

"Situations Wanted" and "Situations Vacant," 25 words or less, 50c per insertion or 3 insertions for $1.00. "Business Chances," "Articles for Sale," and "Wanted to Buy," 50 words or less, one insertion, $1.00; three insertions, $2.00; five insertions, $3.00. Display announcements in black type, $1.50 per inch per insertion. Send copy by 20th of month. Remit by money order if possible.

NO ACCOUNTS BOOKED FOR "WANT ADS" ON THIS PAGE

Business Chances

JEWELRY BUSINESS FOR SALE at a rate on the dollar. About $4,000 stock, consisting of all fresh goods, such as watches, clocks, silverware, cut glass, optical goods, phonograph, etc., and fixtures, tools and materials. Low rent. Population of town 2,500, and large field to draw from in farm trade. Reason for selling, ill health. Reply, Box 656, Trader.

FOR SALE—In a small town of Western Ontario, watch, clock and jewelry repair business; also stock of watches, clocks and jewelry worth from $1,200.00 to $1,500.00. Apply Box 636 Trader.

JEWELRY BUSINESS FOR SALE—Established 55 years in one of the best manufacturing towns of 4,000 in Eastern Ontario; stock and fixtures, $6,000 cash; $5,000 secures it; owner retiring. Address Box 637, Trader.

Businesses Wanted

WANTED—To purchase jewelry business in good Ontario town or small city. Give full particulars in first letter. Possession arranged. All replies treated confidentially. Box 649, Trader.

Situations Vacant

WANTED—A1 clerk and window dresser, state experience and salary expected. Wheatley Bros., Saskatoon, Sask.

WATCHMAKER WANTED—Permanent position with pleasant working conditions and good salary to competent man. A. C. Skinner, Sherbrooke, Que.

WANTED—At once good watchmaker, who could help wait on trade during Xmas season. State wages, and when you can come in first letter. A. H. Tobey, Sudbury, Ont.

A FIRST-CLASS WATCHMAKER wanted, 44-hour week, best wages, comfortable working conditions. Apply by letter, Ellis Bros., Limited, 96-98 Yonge Street, Toronto.

EXPERIENCED JEWELRY SALESMAN wanted for a store in Sudbury, Ontario. One with fair knowledge of watch work preferred. Permanent position; give references, and salary expected in first letter. Apply Box 648, Trader.

WANTED—Watchmaker, state what salary wanted, and past experience. Apply Mitchell & Duncan, Limited, jewelers, Victoria, B.C.

AGENTS WANTED—Big profits—Quick returns — selling gramophones direct from manufacturer. Attractive models, prices, and excellent tonal quality. Write for special agents proposition. Voice-O-Phone Co., Factory Office No. 3, 1 Adelaide St. East, Toronto.

WANTED—High grade watchmaker. Only expert man wanted. Ideal climate and working conditions. Give references. H. R. Chauncey, Ltd., Calgary, Alberta.

WANTED—Young man not over 24, with fair experience in watch work, front store work, and window dressing. Good position open. Send photo. State salary. H. R. Chauncey, Ltd., Calgary, Alberta.

WANTED AT ONCE—First-class watchmaker, permanent position and best wages to the right man. State references and full particulars in first letter. Z. M. Leger, Moncton, N.B.

WANTED—First-class watch repairer, state wages and experience in first letter, also references. E. P. Battley, Sarnia, Ont.

Positions Wanted

WANTED—Position as jewelry salesman, have had fifteen years experience in the trade as front store salesman, window dressing, stock keeping, also am practical watchmaker, would accept position where most of my time would be in the front store and spare time at the bench. Have been five years in my present position—Toronto preferred, can furnish references if desired. Box 657, Trader.

POSITION WANTED—Watchmaker, 25 years at bench, desires position in Alberta or British Columbia; coast preferred. Thoroughly competent in all branches of the trade. Staffs, cylinders, pinions and every class of turning and fitting. Jeweling, renewing and refinishing, springing, timing and adjusting; general run of wheel cutting and fitting. Could take charge of worshop. State salary in first letter. Box 652, Trader.

PRACTICAL MAN, twelve years business experience desires position as traveler, or will accept position as salesman and assist with watch repairing. Apply Box 641, Trader.

Articles for Sale

FOR SALE—Complete outfit of jewelry store—watches, clocks, jewelry, safe, show cases, regulator cabinet, bench, tables, cash register, etc. Terms arranged. Box 646, Trader.

WANTED

For Toronto and Western Ontario, special lines of high grade merchandise for the trade in general, on a commission basis. Goods will be sold to responsible dealers only. Advertiser will furnish highest references from banks and manufacturers if required. Reply, Box 658, Trader.

Phone SACKVILLE 2179

Factory, Show Rooms and Offices HALIFAX, N.S.

39 Duke Street, Opp. City Hall. Canada

P.O. BOX 9

H. R. BERGMANN & CO., LIMITED
WHOLESALE AND MANUFACTURING JEWELERS

Wedding Rings
Diamond Rings
Bracelet Watches
Waltham Watches
Tavannes Watches
Jewelry of all description—
Gold, Gold-Filled and Silver
Chime, Striking and Alarm Clocks
Silver Plated Flat Ware and Cut Glass
Watch Cases, American Watch Case Co

Importers of

WATCHMAKERS' AND JEWELERS' SUPPLIES

Engravers, Gold and Silver Platers to the Trade.

EVERYTHING FOR THE JEWELER

Jewelry Boxes
Clock Material
Watch Material
Window Fixtures
Tools and Machinery
Precious and Semi-Precious Stones
Electric Power and Polishing Motors
and General Supplies of all kinds for
Watchmakers, Jewelers and Kindred Trades

"Goods of Quality"

SELL THE BEST

The latest addition to our factory is a special department devoted to the output of silver-plated

Shaving Sets

of all kinds. This line features Quality coupled with low prices.

Announcement

We also manufacture a full line of medium grade plateware, at very low prices, that will be found very attractive by jobbers and dealers.

"Place Your Sample Orders Now"

J. D. CAMIRAND & COMPANY

Manufacturers

149 ST. PAUL STREET WEST

MONTREAL

GOLDSMITH BROS.

Smelting and Refining Co. Limited

SWEEP SMELTERS

Refiners of Gold, Silver and Platinum

Accurate returns made on Scrap same day shipment is received

Note New Address:

21½ DUNDAS ST. EAST

Toronto - Ont.

WE SPECIALIZE IN

Platinum and Gold Jewellery

We are capable of executing your orders with the precision that exemplifies the master craftsman.

We model and make to any design you care to specify.

Roughton & Skelton, Limited

32 McGill College Avenue

MONTREAL

Wickett & Smith Co.

Gold Refiners
Sweeps Smelters

OLD GOLD, SILVER and PLATINUM Bought

71 Lombard Street, Toronto

Kennedy & Williams

SUCCESSORS TO

W. R. Campbell Co.

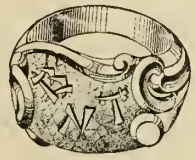
TRADE MARK C Registered

Wholesale and Manufacturing Jewelers

P.O. Box 223 WINNIPEG

Japanese Alphabet

THE RIGHT STYLE FOR UP-TO-DATE RING MOUNTINGS



Made in 1-8, 3-16, 1-4 inch Sizes

HERPERS BROS., NEWARK, N. J.

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The illustration shows the JAMESTOWN design — a pattern of exclusive beauty and instant appeal.

Watch HOLMES & EDWARDS Advertising This Month

NEVER before in Canada has silverware been presented so effectively to gift-purchasers as a gift of lasting charm and welcome usefulness.

Never before has a line of silverware been surrounded with so appealing an atmosphere of quality.

Every leading newspaper in Canada will carry this advertising. Over one and a half million people will read the story of Holmes & Edwards—the highest quality silverware on the market.

Every week during the Christmas selling season this advertising—prepared by the leading experts in the country—will appear from coast to coast. And each advertisement will dominate a newspaper page.

Look over your stock of Holmes & Edwards flatware. Display it on your counters, in your showcases and in your windows.

Special Christmas orders will be shipped within forty-eight hours of receipt.

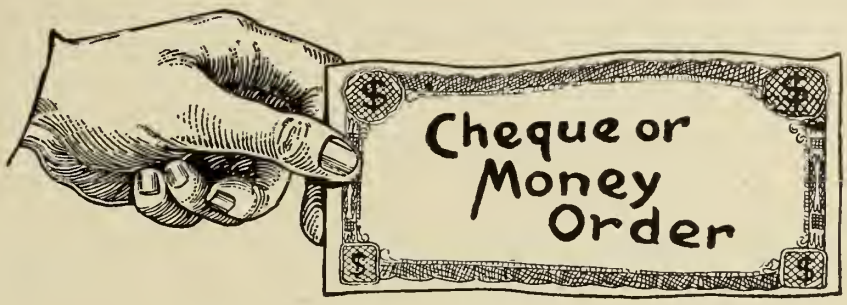
Manufactured Exclusively in Canada by

The Standard Silver Co. of Toronto Limited

HOLMES & EDWARDS

"Protected Where the Wear Comes"

CASH FOR OLD GOLD



IN YOUR STORE

Lying around your store Old Gold is not making any profit, not even earning interest, and is liable to loss by fire and theft.

IN OUR FACTORY

Send it to us. We have to buy Gold. We have splendid refining facilities for our own requirements, and to buy Old Gold and refine it adds but little to our expenses. The combination is advantageous both to our patrons and ourselves. We do so much of it that our valuators are expert, and can correctly determine the quality. Using all the Refined Gold in our own Factory we are at no expense in disposing of it.

OUR PLAN

Immediately a consignment is received it is accurately tested and remittance made by first mail. If our offer is not satisfactory, the parcel will be returned all charges paid. Prices recently have been high and fluctuating. We always pay the highest current rate, making a generous allowance for exchange.

SEND IN YOUR PARCELS

We shall continue to prove that the House for Satisfaction and the Highest Returns is

GEO. H. LEES & CO., Ltd.

GOLD REFINERS **HAMILTON, ONT.**

THE OLDEST ESTABLISHED GOLD REFINERS IN CANADA

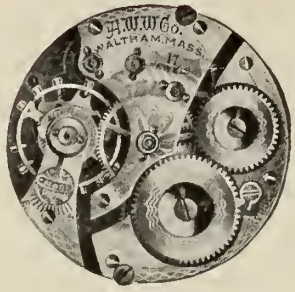
Waltham Watches

Remember—

When you sell a customer an inferior watch that "the first cost is not the last cost."

The memory of the **quality** of a Waltham Watch remains long after the price is forgotten.

Recommend Waltham Watches, and ensure a life-long customer.



17-Jewel, No. 625,
Nickel $33.50

The Staple Sizes

16 SIZE WALTHAM MOVEMENTS

Maximus, 23 Jewels, 6 positions, W.I.	$225.00
Maximus, 23 Jewels, 5 positions	205.00
Vanguard, 23 Jewels, 6 positions, W.I.	115.00
Vanguard, 23 Jewels, 5 positions	95.00
Cres. St., 21 Jewels, 5 positions, W.I.	83.50
Cres. St., 21 Jewels, 5 positions	75.00
Riverside, 19 Jewels, 5 positions	72.50
645, 21 Jewels, 5 positions	70.00
Time Ser., 17 Jewels, 5 positions	58.50
Royal Nic., 17 Jewels, 3 positions	48.00
P. S. B. Nic., 17 Jewels, adjusted	37.00
625 Nickel, 17 Jewels	33.50
620 Nickel, 15 Jewels	27.00
610, 7 Jewels	17.00

15-Jewels, No. 220,
Nickel $30.00

12 SIZE WALTHAM MOVEMENTS

Riverside Max., 5 positions, 23 Jewels	$205.00
Riverside, 5 positions, 19 Jewels	78.00
Royal, 3 positions, 17 Jewels	53.50
235, Nickel, adjusted, 17 Jewels	41.50
225, Nickel, 17 Jewels	37.00
220, Nickel, 15 Jewels	30.00
210, Nickel, 7 Jewels	19.00

For all Waltham requirements, write
"The House for Waltham Watches since 1865"

Prices are established to consumer.

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
TORONTO

THE TRADER

OFFICIAL PUBLICATION OF

THE CANADIAN JEWELER

VOL. XLI. TORONTO, DEC., 1920 No. 12

REGISTERED L TRADE MARK

GIFTS THAT LAST

GIFTS THAT LAST

The jeweler specializing in Lees Emblem jewelry (and his name is Legion) is truly offering his many customers

GIFTS THAT LAST

The slogan fits Lees Jewelry because since away back in 1886 Lees practice has been not "how cheap" but rather "how well" could Lees jewelry be made, and, quality considered, the prices have always been fair.

A Lees emblem ring or charm for instance sold this Christmas as a gift will please your customer and the recipient because of its beauty and durability. It is made to honestly last.

Geo. H. Lees & Co. Ltd.

HAMILTON ONTARIO.

Your Working Partners

THE PRESIDENT, DIRECTORS AND SALESMEN
OF
H. & A. SAUNDERS, LIMITED
EXTEND

Christmas Greetings

A. E. CATER
Quebec

GEO. W. REID
of G. W. Reid & Co., Ltd.
Maritime Provinces

E. L. GEOGHEGAN
Western Ontario

G. A. ELLIS
Western Canada

GIFTS THAT LAST
Saunders, Lorie & Co. Limited
Toronto

Refreshingly New Designs in Clover Leaf Cut Glass

IN our great workshops at Toronto our designers and craftsmen have evolved many refreshingly new shapes and designs in Clover Leaf Cut Glass. Each one of these new pieces is a distinct creation — a masterpiece of the glass-cutter's art.

These new designs would command world-wide attention merely for the fact that they are beautifully hand-carved on flawless Belgian blanks.

But, in addition, the beauty of these pieces is wonderfully enriched by fine intaglio engraving.

The vase illustrated here is beautifully hand-carved in an exquisite floral design —an excellent specimen of the wonderful intaglio treatment.

A window display of Clover Leaf Cut Glass will bring customers right into your store. Get in touch with us, and we will gladly tell you more about this finer cut glass.

Gundy-Clapperton Co. LIMITED

Albert Street, Toronto

GIFTS THAT LAST

Among the gifts that last, diamonds most certainly stand first.

Composed of the hardest known substance in the world, they are most durable and brilliant, and that same brilliancy which it possesses when it leaves the cutter's hands will exist for many hundred years, to be admired by future generations.

These features place diamonds very high in public estimation. You can take advantage of this "Gifts that Last" campaign by selling diamonds.

Season's *Greetings*

J. BOAS

710 Lumsden Building, Toronto
Dealers in Diamonds Exclusively

GIFTS THAT LAST

ELGIN WATCHES

All Grades and Sizes Available

New Octagon Watches in 10/0 size
14 Karat Gold and Gold Filled

	To Retailer, Trader List.	To Consumer, Including Tax.
Lady Elgin, 15J, in 14K gold, Convertible..	$87.50	$77.00
No. 447, 7J, in 14K gold, Convertible..	74.00	63.00
Lady Elgin, 15J, in 14K gold, Silk ribbon..	80.00	71.50
No. 447, 7J, in 14K gold, Silk ribbon..	66.50	57.50
Engraved bezels additional	4.00	....
Lady Elgin, 15J, in Filled, Silk ribbon	62.00	58.00
No. 447, 7J, in Filled, Silk ribbon	48.50	45.00
Engraved bezels additional	1.00	....

In Attractive Display Boxes with Price Cards.

A Merry Christmas to All

The
Canadian Elgin Watch Company
LIMITED
67 Yonge Street :: Toronto

21 out of 365

These are the days when an extra special boost to "Gifts That Last" is going to mean more sales for every jeweler.

When the Milligan line is going to demonstrate the "good sense" in buying "Gifts That Last."

So boost the Milligan line —*you* know why, and—

GIFTS THAT LAST

"Wishing the trade the Compliments of the Season and a happy New Year."

W. A. MILLIGAN & CO.

LIMITED

137 Jarvis St. Toronto

AVOID REPAIRS
on your Watch
The best way to save watch repairs is to be particular in selecting the case. Most watch troubles are caused from outside.
Cashier Quality
Winged Wheel
Watch Cases
protect the mechanism from dust, atmosphere and contacts. There are beautiful models adjusted to any standard movement.
Save repairs by selecting a Winged Wheel Case for your watch.
American Watch Case Co.
of Toronto, Limited
Largest Makers of Watch Cases in the British Empire

PROTECTION
for your Watch
The delicate mechanism of your watch needs the protection of a perfectly designed, accurately fitted case. Its efficiency depends largely on this.
Cashier Quality
Winged Wheel
Watch Cases
give full protection and rare beauty of appearance to a watch. They are the product of 35 years' experience in making nothing but watch cases
To insure this protection and save repairs, see that your watch case bears the Winged Wheel trade mark
American Watch Case Co.
of Toronto, Limited
Largest Makers of Watch Cases in the British Empire.

BEFORE BEAUTY
in your Watch
Appearance is second to the protection your watch case gives the delicate mechanism it encloses. This protection must be complete, and nicely adjusted.
Cashier Quality
Winged Wheel
Watch Cases
have rare beauty of appearance: but more important still, they protect the movement as only a perfectly designed case can.
Insist on a Winged Wheel Case. You have a choice of many beautiful models for every standard movement.
American Watch Case Co.
of Toronto, Limited
Largest Makers of Watch Cases in the British Empire.

TRUE ACCURACY
in your Watch
is not a matter of the movement alone. The movement needs the protection o a carefully designed and adjusted case to do its work properly.
Cashier Quality
Winged Wheel
Watch Cases
are the product of 35 years' experience in making nothing but watch cases. That is why any dealer will approve your request to have your watch set in a Winged Wheel Case
You can get a Cashier Quality gold filled case in a variety of beautiful styles to fit any standard movement.
American Watch Case Co.
of Toronto, Limited
Largest Makers of Watch Cases in the British Empire.

A SQUARE DEAL
for your Watch
Give your watch a fair chance to do its best. Select a case that will protect it perfectly and allow the delicate mechanism to function properly.
Cashier Quality
Winged Wheel
Watch Cases
are designed for protection as well as for distinction and beauty. They are extra-quality gold filled, and wear for a life-time. Beautiful models to fit any standard movement.
First select the movement, then have it set in a Winged Wheel Case.
American Watch Case Co.
of Toronto, Limited
Largest Makers of Watch Cases in the British Empire.

Teaching Them to Ask for Winged Wheel Cases

On this page are small facsimiles of some of the advertisements for Winged Wheel Watch Cases that will appear in the principal daily newspapers of Canada during 1920-1921.

The aim of the series is to educate the watch buyer to think of the case as an important feature apart from the movement.

The "copy" emphasizes the value of a good case in protecting the watch movement and making it more efficient, and urges the watch-buyer to specify a Winged Wheel Case in order to insure this protection.

769,489 Will See These Ads Every Month

The ads will appear regularly in prominent "preferred position" in fifteen of the leading newspapers from Halifax to Vancouver. The 769,489 readers of these papers will see these ads every month, the majority of them twice a month.

To Help YOU Sell More Winged Wheel Cases

Coupled with a little judicious salesmanship over the counter, this intelligent effort to create "consumer acceptance" for Winged Wheel Cases will, we believe, enable our dealers to increase materially their sales and profits.

American Watch Case Company

of Toronto, Limited

511 King Street West - Toronto

Do Your Customers Buy the Best They Can?

Are you content to sell the cheaper grade of watch to a customer who can really afford to buy something better, with which he will ultimately be much better satisfied?

Constructive salesmanship consists in selling a prospect the *best* he can afford, especially when the high cost of living necessitates buying *less.*

The first instinct of economy is to buy the *cheapest;* but the higher grade is the truest economy, if a buyer can afford it, because it gives longer and more efficient service.

By emphasizing this, you can frequently sell your customer something better, to his advantage and to yours.

Endeavor to estimate a customer's buying power as closely as possible, and to sell him a grade of watch in accord with his means, fitted with a case in keeping with the movement.

The Trade Mark
of Quality

American Watch Case Co.

of Toronto, Limited

511 King Street West - - - Toronto

Wm. Bramley

Original Maker of the Bramley Ring

THE PLEASING RESULT
of 35 Years of Experience Making Rings is— **The Bramley Ring**

the maker of which desires to convey his sincere wishes, that everyone throughout the trade, enjoys

A Merry Christmas

Each and every BRAMLEY RING is designed by a master hand and executed by expert craftsmanship.

There are cheaper Rings than the "BRAMLEY" but none less expensive

OUR REPRESENTATIVES ARE

ROWLAND & CAMPBELL
Winnipeg, Man.
Selling Agents from
Port Arthur to Victoria.

ALFRED EAVES REGD.
(*W. E. Hayes' Successor*)
Montreal, Quebec
Selling Agents for the
Province of Quebec.

Wm. Bramley & Co.

4 DOLLARD LANE (Cor. Notre Dame Street West)

Montreal - **Quebec**

GIFTS THAT LAST

Delivered in
24 HOURS
To Suit All Occasions

No.	Description	Contents
oo	One compartment only	36 pieces
ooX	One compartment only	48 pieces
o	Drawer and deck	43 to 60 pieces
oX	Drawer and deck	48 to 52 pieces
1	Drawer and deck	72 to 78 pieces
2	Drawer, deck and tray	102 to 108 pieces
3	Drawer and deck	99 to 106 pieces
4	Drawer, deck and tray	110 to 120 pieces
5	Two drawers and deck	132 to 138 pieces
6	Three drawers and deck	161 to 170 pieces
6½	Three drawers and deck, spaced for waiter and tea set	167 to 175 pieces
2	Serpentine front, drawer deck and tray	102 to 106 pieces
5	Serpentine front, two drawers and deck	132 to 138 pieces
6	Serpentine front, three drawers and deck	161 to 170 pieces

We are pleased to extend to the trade our best wishes for a

Happy Christmas

and a

Prosperous 1921

J. Coulter Co. of Toronto, Limited

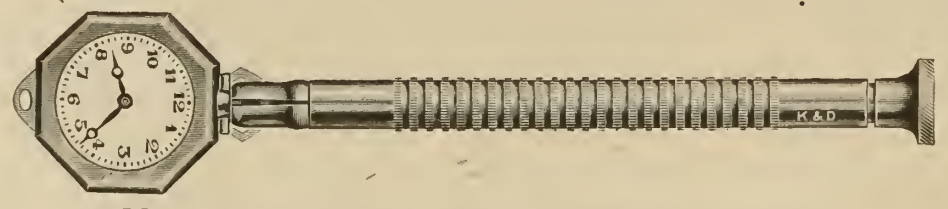
80-82-84 Chestnut Street, Toronto

(Next to Armouries)

TOOLS OF QUALITY

MADE BY
KENDRICK & DAVIS, Lebanon, N.H.

Saves Your Fingers



No. 124, K. & D. Wrist Watch Winder

Nickel Plated Finish

Jaws are adjustable to any size or shape of bracelet crown.
Saves time and fingers.
Makes an unpleasant task a pleasure.
The price is only $1.90; is worth more to you.

NOW IN STOCK FOR IMMEDIATE DELIVERY

Sold in Canada by

E. & A. Gunther Co., Limited

310 Spadina Avenue — TORONTO

Mire Bros.

IMPORTERS AND CUTTERS OF

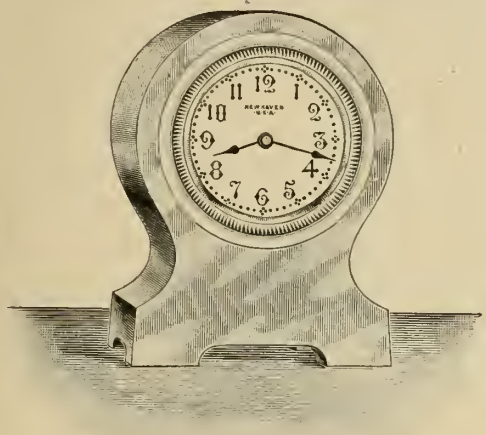
DIAMONDS

New Birks Building
Phillips Square
Montreal P. Q.

AMSTERDAM — ANTWERP

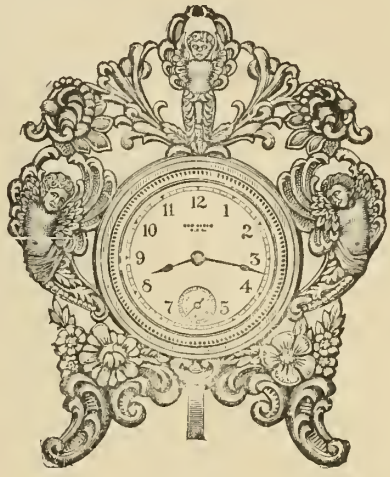
Inexpensive Novelty Clocks

FOR IMMEDIATE DELIVERY

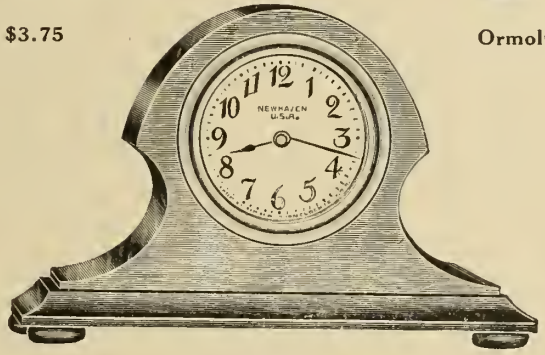


PADUA
Old Brass Finish—Net $3.75

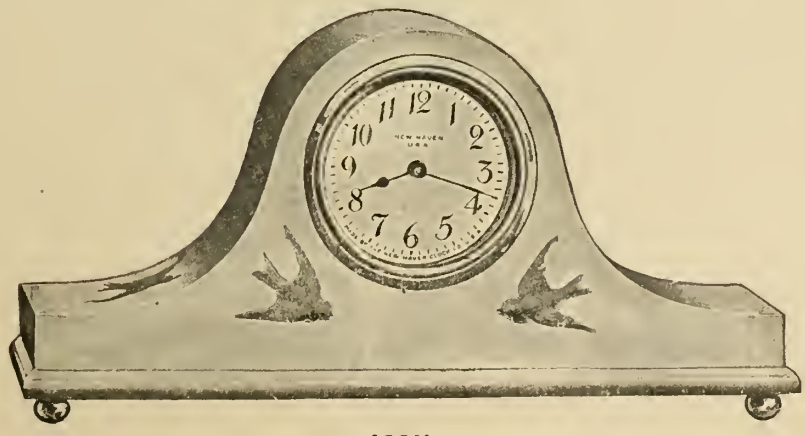
ONE DAY
Time Pieces



LISBON
Ormolu Gold Plate—Net $3.05



IRA
Mahogany Finish—Net $3.95



ISON
Old Ivory, with Blue Bird Decorations—Net $5.20

Manufactured by

THE NEW HAVEN CLOCK CO.
NEW HAVEN CONN.

ORDER FROM **E. & A. GUNTHER CO., Limited** Canadian Agents
TORONTO

Boost Quality

GIFTS THAT LAST

Because we know it's good for YOU—because we know it's good for US — we urge special pressure on "Gifts That Last" this Christmas. And for the same reasons — push QUALITY Gifts.

The Nolan & Strachan line is a graphic confirmation of "Gifts That Last" linked with Quality.

It will help YOU build up a prestige for Gifts That Last in your community.

Trade Mark

Wishing the Trade the Compliments of the Season and a New Year of Prosperity.

NOLAN & STRACHAN

Lombard Street - - - Toronto

Pearls That ARE

GIFTS THAT LAST

Durability—here is a big talking point for your prospective customer in

MYOTIS
Pearls

The trade knows them as the nearest reproduction of the real gem; they are guaranteed against peeling or losing their orient.

Myotis will help to build up Christmas sales.

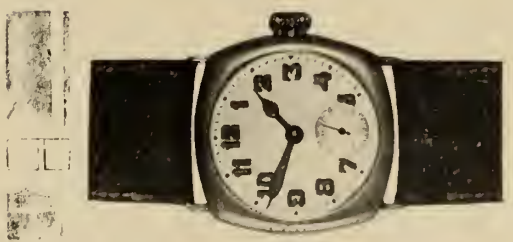
The EUROPEAN Co
406-408 Confederation Life Building
Toronto Ont.

ROLEX

ROLEX 10½ LIGNE

FORTUNE
10k

CASHIER
14k



0609
RADIUM OR PLAIN DIAL
SILVER CASE

We now have for immediate delivery a variety of
ROLEX FLAT GOLD DRESS WATCHES
In Beautifully Designed Geneva Made Cases Prices and Samples Sent on Request.

ROLEX WATCH CO.
8-10 WELLINGTON ST. EAST
TORONTO

At the approach of the busiest Season of the Year, we extend to our many friends in the Jewelry-trade our sincere wishes.

Thanking you for your support during the Year 1920, we wish you a

Merry Christmas
and a
Prosperous and Happy New Year

John Sweet & Co., Limited

Canada's Most Progressive Ring Manufacturers

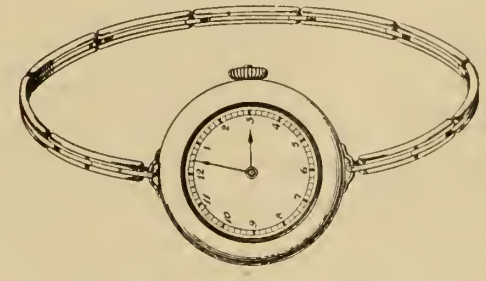
Hamilton, Canada

Ontario Representative	Western Representative	Montreal Representative	Eastern Representative
D. W. McLEOD	GEORGE SPARE	S. RIBACK	E. V. CLARKE

BRACELETS

that help make

GIFTS THAT LAST



If a customer buys a wrist-watch knowing it to be a gift that will endure —then it's up to YOU to have made sure that the BRACELET will give service and not detract from the value received.

Always Specify

The Goldstein Bracelet

Made in Expansion and Ribbon Styles in All Qualities.

Sold by American Watch Case Co., Waltham Watch Co. and all Leading Jobbers

The Goldstein Jewelry Mfg. Co., Limited

Makers of High Class Platinum and Gold Jewelry

180 John Street - TORONTO, ONTARIO

"Our Christmas Thoughts"

CHRISTMAS DAY will be your day only if you do your best to make it somebody else's day. That is the wonderful thing about Christmas.

Commemorating the birth of the greatest lover of men and giver to men the world has ever known, it can be a truly happy day to none save those who actively manifest a good heart and a generous spirit.

He who gives nothing on Christmas need not expect much from Christmas. Yet neither can Christmas be a day of joy to him who, however lavishly he gives, gives not himself also.

A heart must go with Christmas gifts, else they might better be left ungiven. When the heart does go with them, the slightest gifts become treasure-trove alike for the giver and the receiver—and so, with "Christmas Greetings."

There are a thousand ways of saying "A Merry Christmas." There is only one way of saying it aright. Even old Scrooge, you will remember, was roused to the kindly thoughts and deeds by the fervor of Bob Cratchit's—

"A Merry Christmas to us all, my dears. God bless us all."

The fervor of a genuine wish must be in the heart to make "Merry Christmas" ring true from the lips, and so "The House of Goldsmiths'" wish to echo their thoughts, as did Bob Cratchit, in wishing the Jewelry Trade a

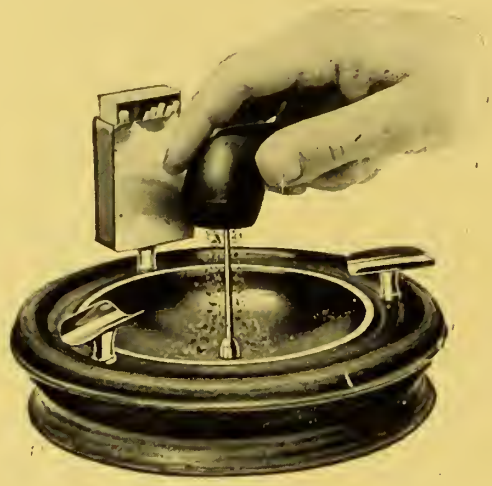
Merry Merry Christmas

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
TORONTO

Have You Noticed the Prices?

Here is a combination of usefulness, attractiveness and novelty for a most appropriate gift at a special Christmas price.

Suggest it!



No. 206.

Wilmort
TRADE MARK REG. U.S. PAT. OFFICE

Ash Tray

Special Exmas Buying Prices

No. 201—With Match Box Holder and Self-emptying Prong	$4.00
No. 202—With Match Box Holder, Two Cigar Rests and Self-emptying Prong	4.40
No. 203—With Match Box Holder, Pipe and Cigar Rest, and Self-emptying Prong	5.20
No. 204—With Fittings as 201 and Base like 206	4.80
No. 205—With Fittings as 202 and Base like 206	5.20
No. 206—As illustrated	6.00

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
Toronto, Ontario

GILBERT
RADIUM CLOCKS

Time in sight
Day or night

The Gilbert Winlite

Gilbert Winlite is built for service. It's dependable, too; made to tell the truth.

Its radium-treated hands and markings stand out boldly in the dark, making time at all times apparent.

Gilbert Winlite wakes you promptly with vigorous, intermittent alarm. It gets you there, with time to spare.

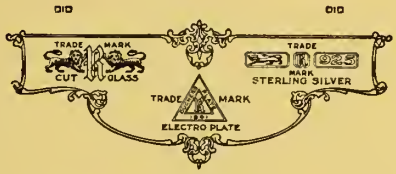
Order your stock from

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
Toronto, Canada

Roden Bros., Limited

ESTABLISHED 1891

MANUFACTURERS OF
STERLING SILVER
WARE
DUCHESS E.P.N.S.
RICH CUT GLASS

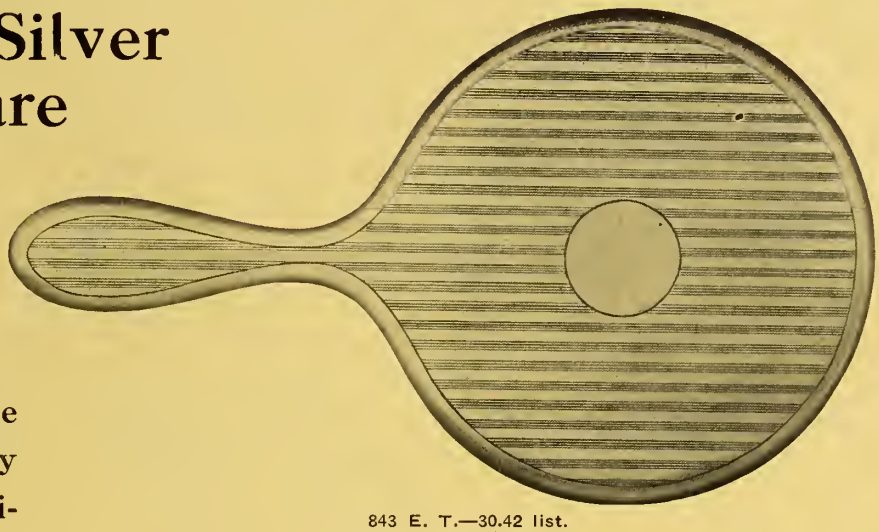


TORONTO
CANADA

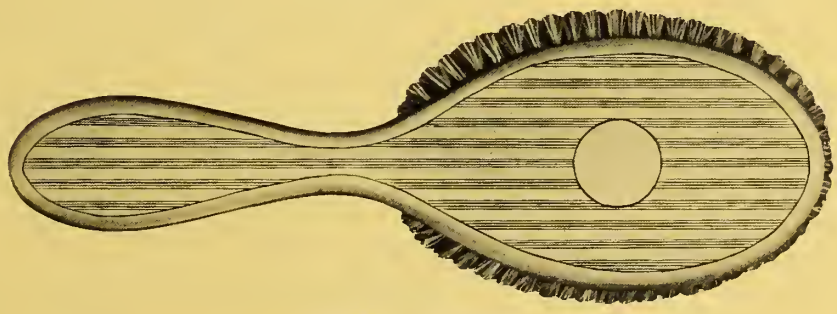
Sterling Silver Toiletware

In good weight silver, large or medium size, Bristles of the finest quality procurable. Manicure parts strong, all go to make

"GIFTS THAT LAST"



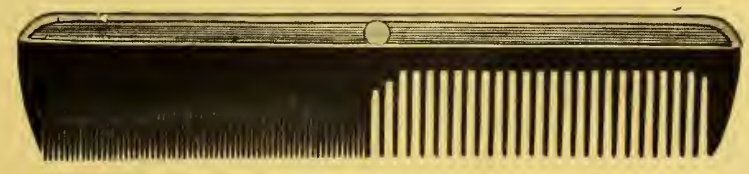
843 E. T.—30.42 list.
843-a E. T.—36.45 list.



843 E. T.—22.08 list.
843-a E. T.—26.37 list.

See our catalogue for styles.

We have the stock so write to

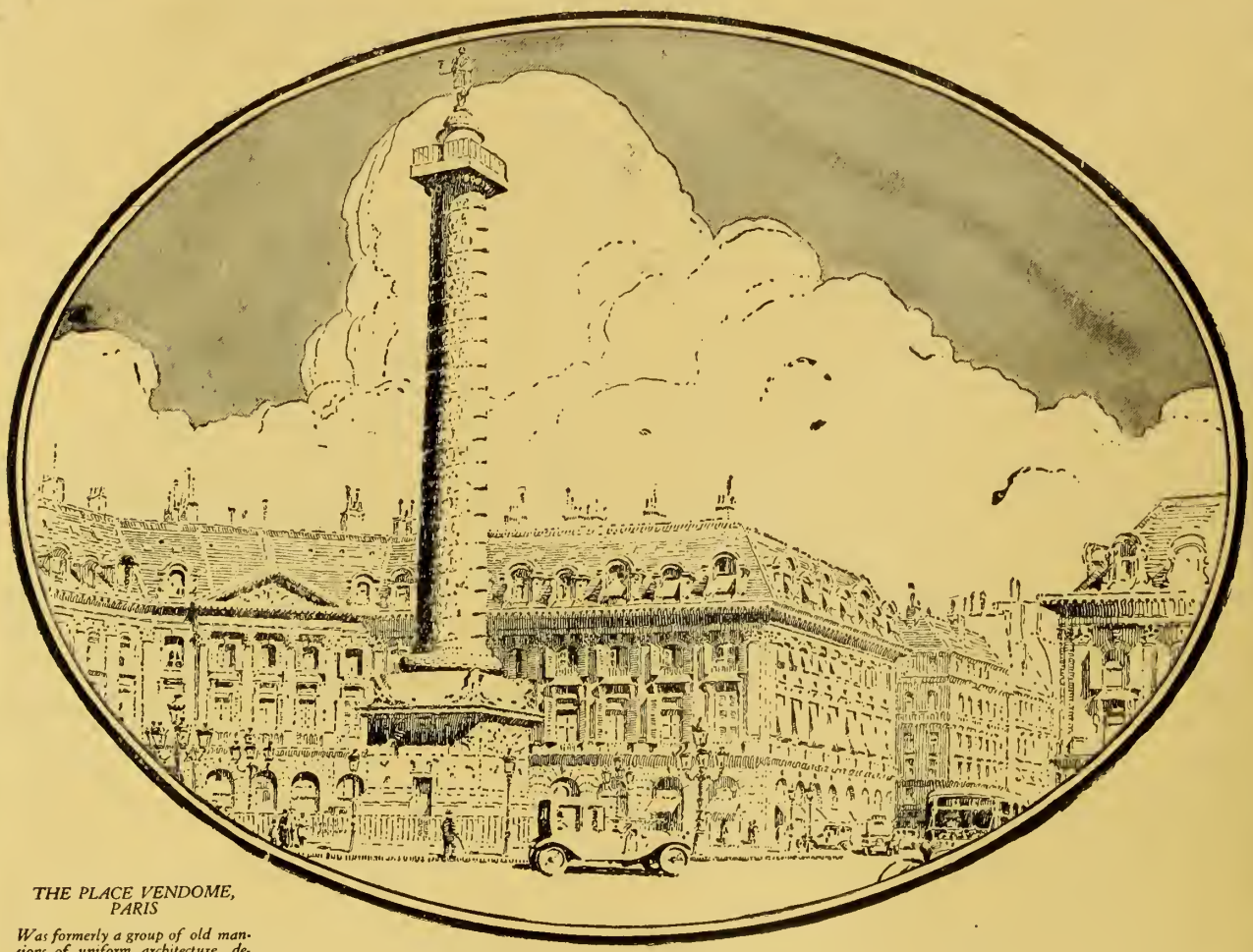


843-1 E. T.—5.22 list.

Messrs. *Canadian Selling Agents:*

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*

TORONTO

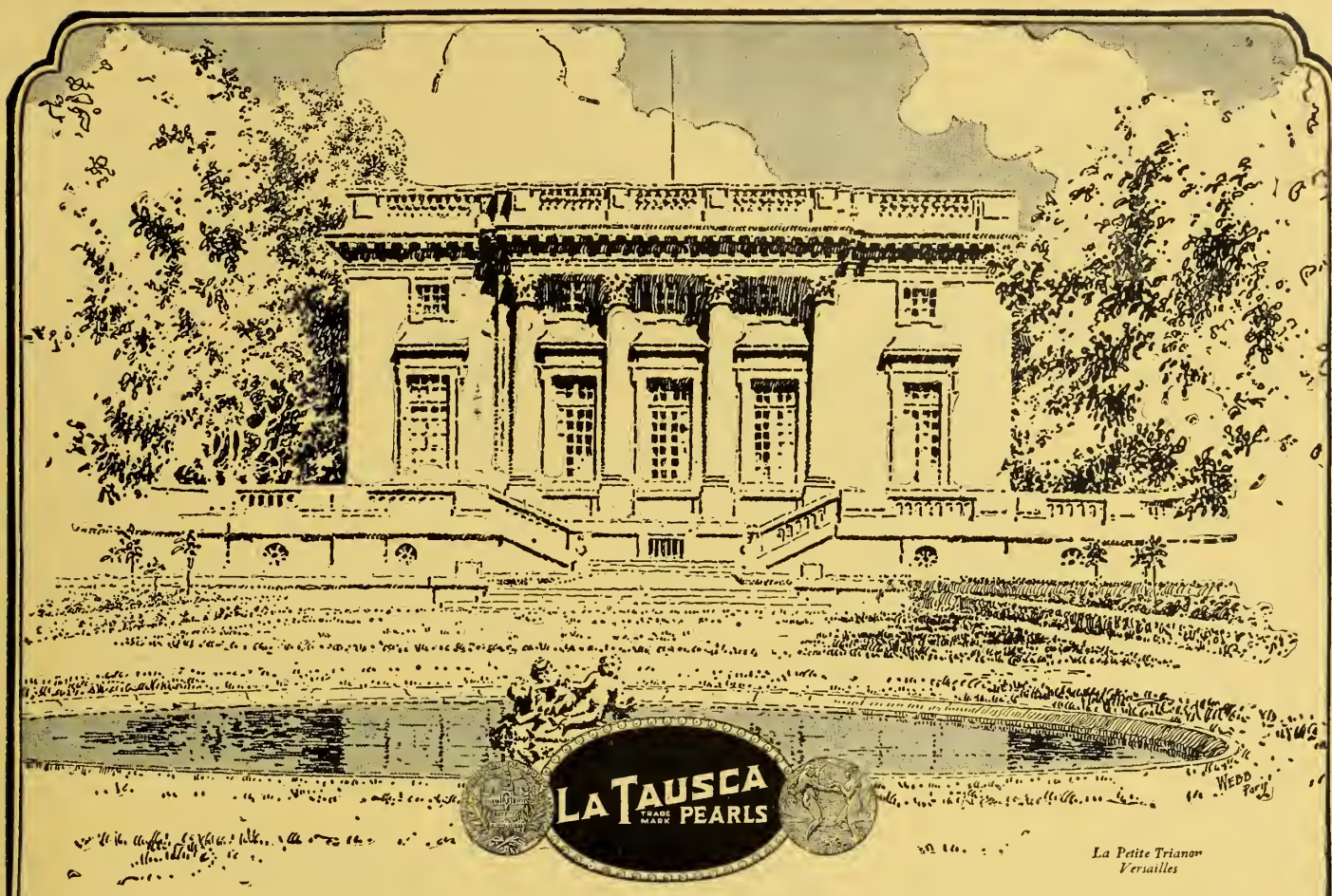


THE PLACE VENDOME, PARIS

Was formerly a group of old mansions of uniform architecture, designed by the celebrated Mansard, in 1708. The column was erected in honor of Napoleon I, and was made from Russian and Austrian cannon. The Place Vendome is now the center of fashion of the world, being the location of the most exclusive designers in Paris.

La Tausca Pearls of French Origin

LA TAUSCA TRADE MARK PEARLS



Every La Tausca Necklace is from France— A Strong Sales Argument

IN the fact that every *La Tausca* necklace is guaranteed of actual French origin, retailers have a sales point which is undeniably strong with their trade.

Men and women alike realize what this means.

It means first, that each pearl is a perfect specimen of the finest pearlmakers in the world—located in Paris—and second, that Paris is the fashion headquarters of the world, and what Paris decrees, women of all countries wear.

Although the favorite gem of women for centuries before the year One, it has only been comparatively recently that successful facsimiles have been made by man.

The formula is an old one, but by careful methods, scrupulous inspection and the finest materials, *La Tausca* pearls stand pre-eminent in the eyes of the woman seeking the beautiful in adornment.

For more than twenty centuries the chosen gem of women.

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
TORONTO.

BEST MADE IN U. S. A.

TRAVELIGHT Radium Lighted Alarm Clocks

Nickel Plated, Highly Polished, Seamless Cases.
All Numerals and Hands treated with Radium material.
Superior and Lasting Luminosity Guaranteed.

"SEEATNITE"

One Day CONTINUOUS Alarm. 5½ Inches High, 5⅓ Inches Wide, 3⅝ Inch Silver Dial. Heavy CONVEX Glass.

PRICE $9.00

THERE ARE NO BETTER DIALS
THERE ARE NO BETTER CLOCKS

The GOLDSMITHS' STOCK COMPANY
of CANADA *Limited*
Toronto, Ont.

GIFTS THAT LAST

SUREFIT Means a perfect Watch Strap for both Ladies and Men, which can be worn with the greatest comfort and assurance that you are not going to lose your Watch. It is easily attached, requires no adjustment, and is always ready for use, as it does not become flabby by stretching.

MEN'S STRAP

PATENTED

Closed.

Both the Ladies' and Men's Straps are made in 14 Kt. gold, 10 Kt. gold, 1/10 rolled gold plate, sterling silver and American silver, having in all qualities an expansion of 1¾ inches.
The catches on the Men's Strap are made in 5/16, 7/16 and ⅝ inch, which will fit all size watch lugs.

Now is the time to stock this item.

PATENTED

LADIES' STRAP

Closed.

This item is not a novelty, but an article which will last and be worn as long as the Wrist Watch is in style, and it has come to stay.

Sold through the Wholesale Watch and Jewelry Trade

BLISS BROS. COMPANY, Attleboro, Mass.

"The House with Something New All the Time"

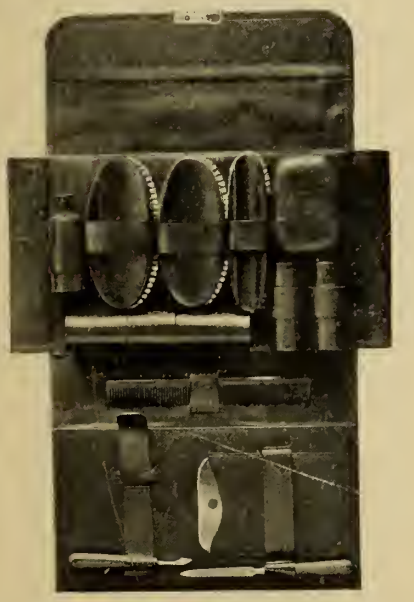
The Julian Sale Leather Goods Company, Limited

LADIES' HAND BAGS IN SILKS AND LEATHERS

Are You Ready for the Holiday Trade?

STRAP HANDLE PURSES.
One Hundred Styles.

High time now that you had your holiday stocks on the shelves —in transit—or the orders placed—and of the thousand-and-one things that "Julian Sale" make and sell, there's not an article which you might not well count in your selection to meet the demand for useful, novel and sensible Christmas gifts —and so we emphasize here such things as—



DRESSING CASES FOR MEN AND WOMEN.

Ladies' Hand Bags in Leathers and Silks—Ladies' Lucille Bags, 40 styles to choose from—Strap Handle Purses—Canteen Bags—Overnight Bags—Waterproof Toilet Rolls—Writing Cases—Music Holders—Gentlemen's Collar Bags—Military Brushes—Manicure Rolls —Dressing Bags — Dressing Cases for Men and Women—Fitted Bags—Fitted Suit Cases—Travelling Bags—Visiting Cases — Kit Bags—Wallets — Letter Cases—Tobacco Pouches—Cigar and Cigarette Cases —Jewel Cases—and other things in Leather Goods, which for quality and "good style" it will be a pleasure to present to your customers.

Our New Catalogue No. 39

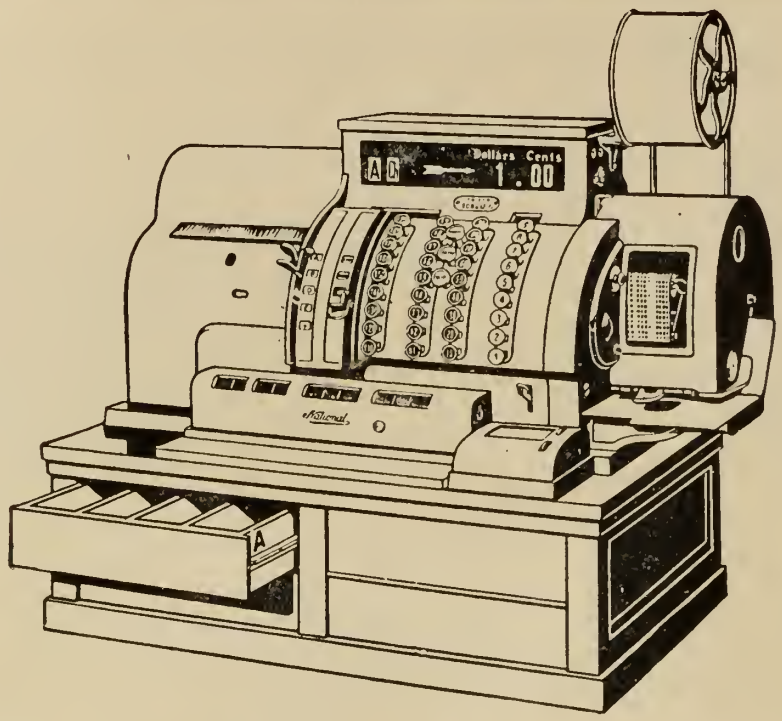
Is yours for the asking—the best we have ever issued—The illustrations are direct from the goods—the descriptions are complete, and altogether "No. 39" will prove an excellent buying guide—So that if you are out of touch with the "Julian Sale" traveller, let us have your name for a catalogue—and when you get it, do not mutilate it, but order by number and keep it on your ready reference fyle.

Orders received will have our prompt and careful attention whether you write, phone or wire.

The Julian Sale Leather Goods Company, Limited

Wholesale - Factory - Sample and Salesrooms - Offices

600 King Street West, Toronto



This National Cash Register Shows

1. The business handled by each clerk
2. The business in each department

With this register you know which clerks are the most valuable. You can fix wages on actual selling records.

It gives you printed and added records which you need for a profit-sharing or bonus system. This makes your employees vitally interested in increasing your business.

This register tells which departments of your business are making the most profits.

It tells when a department is not producing as it should. You know when to start a selling campaign to put any department back on a paying basis.

It is the best way to get the facts you must have about your business

We make cash registers for every line of business

NATIONAL
CASH REGISTER CO.
OF CANADA LIMITED

Schwob Bros.

General Agents for

THE TAVANNES WATCH COMPANY

McGill Building, Montreal

How To Increase Sales During Christmas Season

It is usually no mere matter of chance when a dealer makes one grand "clean up" of his Gillette Safety Razor stock and creates a great number of new customers during the holiday season. Probably some such conversations as the following are taking place right now, as a prelude to bigger sales:

Store Owner: This folder came in the mail this morning from the Gillette people. It certainly shows us an excellent way to get more business this Christmas.

Assistant: But during the Christmas rush there isn't very much time to make long selling talks to customers.

Store Owner: That is the very idea of the Gillette Christmas plan. They are doing most of the actual selling work to make the men and women who pass our store want to buy Gillettes for Christmas Gifts. What we have to do is to back up their work and to make it known very forcibly that they can get the Gillettes they want right here.

Assistant: How about a good window display? We could make a fine window with those display signs shown there in the folder. In fact, we have several of them now.

Store Owner: I will send for the rest to-day. But how about stock? Have we got enough sets in stock to make a killing?

Assistant: We could use that dozen assortment mentioned on the order blank. I will move our present stock to that part of the counter where most people stop. There's good money in selling Gillettes, and a chance for future business on Blades.

Telephone or Telegraph

Your rush orders to

S. P. MYERS & CO.

WHOLESALE JEWELLERS

SWISS WATCH
IMPORTERS

230 McGill Street, Montreal

Immediate Delivery

We take this opportunity of extending
to you our sincere wishes
for

A Happy and Prosperous New Year

S. P. MYERS & CO.

THE LARGEST WATCH HOUSE IN CANADA

BALL WATCHES
HAMILTON WATCHES
ILLINOIS WATCHES
HOWARD WATCHES
WALTHAM WATCHES
SWISS WATCHES
GOLD WATCH CASES
GOLD FILLED WATCH CASES
GOLD WATCH CHAINS
GOLD FILLED WATCH CHAINS

ALL GRADES AND STYLES

ALL ORDERS FILLED PROMPTLY.
COMPLETE STOCK ALL MAKES.

The Canadian Ball Watch Company

Winnipeg - Man.

GIFTS THAT LAST

The Cream

You will need to sort up your trays for the Holiday Business. Why not attend to that at once? Then you can take the cream of our Stock of RINGS, NECKLETS, LAVALLIERES, BAR PINS, TIE PINS, CAMEO BROOCHES; also the **ELLIOTT BISHOP** line of Gold and Silver, Engine Turned and Enamelled CUFF LINKS, LINGERIE CLASPS, etc.

WIRE FOR APPRO. PARCELS IMMEDIATELY

IVON T. ANTHONY FRED. B. ANTHONY

ANTHONY BROTHERS

Makers of High Class Jewelry

24 Adelaide St. West :: Toronto, Ont.

Extend to the Trade

The Season's Greetings

A Good Jewelry Box

will set off an article to its greatest advantage. We are offering an extensive range for immediate delivery at the following prices:—

Plush Velvet Covered Metal Boxes in both Purple and Green, Satin and Velvet Lined.	
Medium Ring	$6.50
Medium Brooch	9.00
Scarf Pin	8.00
Link	8.00
Drop Earring	9.00
Screw Earring	8.00
Medium Lavalliere	10.50
Large Lavalliere	12.50
Locket	9.00
Band Bracelet	13.50
Bracelet Watch	13.50

Fancy Leatherette Covered Metal Boxes with Gold Borders.	
Medium Ring	$5.00
Medium Brooch	7.20
Large Brooch	8.50
Scarf Pin	5.75
Link	5.75
Bracelet	10.25
Large Pendant	8.50
Drop Earring	7.20
Screw Earring	5.75

Leatherette Covered Metal Boxes.	
Medium Ring	$3.75
Medium Brooch	5.25
Large Brooch	6.10
Scarf Pin	4.80
Link	4.80
Bracelet	7.75
Medium Pendant	6.10
Large Pendant	7.10
Band Bracelet	8.00
Drop Earring	5.25
Screw Earring	4.80

Another line is our Velvet Covered Ring Box with Lift Top at $4.75

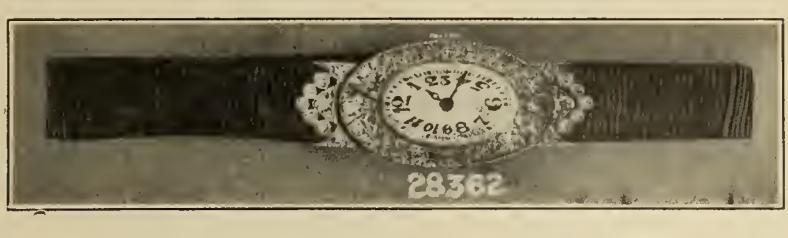
We will gladly send samples of the above mentioned lines upon receipt of request.

N.B. Our stock of

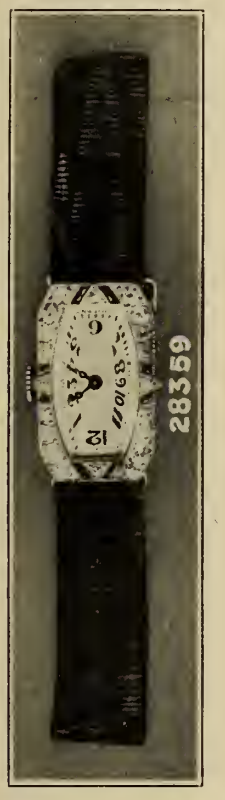
EARRINGS

still represents many valuable opportunities to you. Its quick selling qualities and exclusive designs render it one of the finest ever displayed for the trade.

J. L. SABBATH & COMPANY
5 Notre Dame St. West - Montreal



Ferrero's——



Platinum Watches

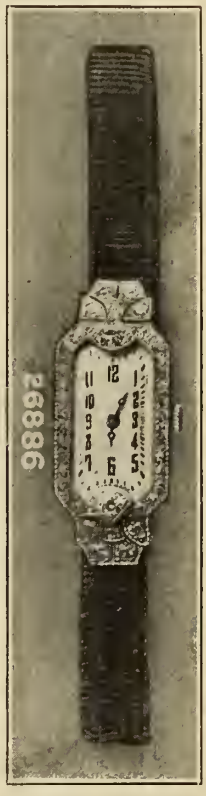
set with

Diamonds & Sapphires

or black onyx

for

immediate delivery



"Approbation Orders Promptly Attended to."

D. SHAPIRO

New Birks Building, Montreal

Loyal Order of Moose:

THIS secret, fraternal and benevolent order was founded in 1888 by Dr. J. H. Wilson of Louisville, Kentucky. The first lodge was established at Cincinatti, Ohio. At Mooseheart, near Aurora, Illinois, the order owns and operates a large farm, home and vocational school for the purpose of caring for orphans of members and for dependent members of the order.

The society is governed by a Supreme Lodge, has 1610 subordinate lodges, and counts a membership of approximately 616,000.

IRONS & RUSSELL EMBLEMS

for this order, as for all the great fraternal organizations, are widely and favorably known because of their unfailing correctness of design.

A background of fifty-nine years devoted to the making of emblems is to a large degree responsible for this fact.

Emblems Exclusively Since 1861

Three Convenient Distributing Centers

New York	Main Office and Factory	Chicago
11 Maiden Lane	PROVIDENCE, R. I.	10 S. Wabash Ave

IRONS & RUSSELL CO.

PROVIDENCE R. I.

New Business

Is the Life of Every

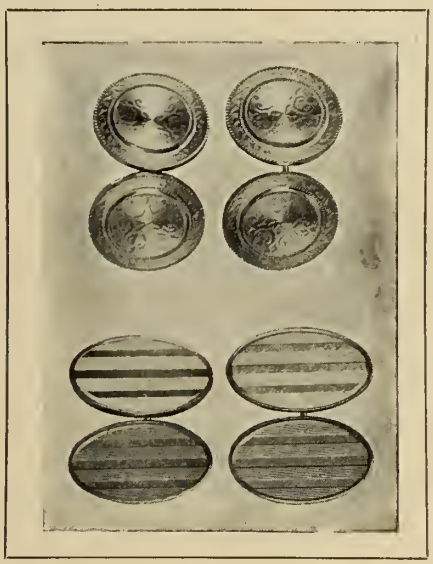
Business

Jewelry Made of

David Belais' 18 Kt. White Gold

will create *New Business*

Suggestions for



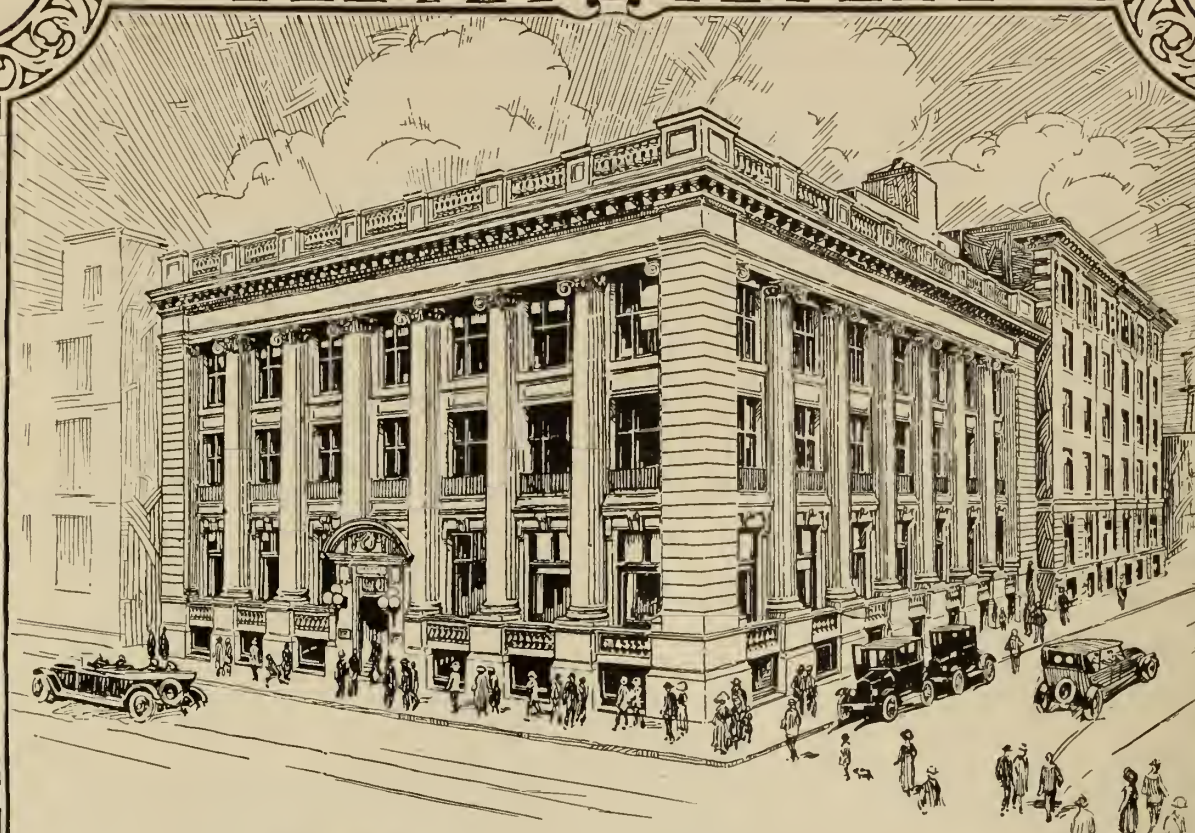
New Business

Father Time has placed his stamp of approval upon Belais 18 Kt. White Gold, therefore you can safely guarantee it.

Patented in U.S.A., England, Canada and Switzerland
Patents pending in other countries

DAVID BELAIS

13 DUTCH STREET, NEW YORK CITY



TO express to the people, the motives, the ideals and the policies of business is one of the functions of the Printed Word.

Because it makes printed literature ring true; because in its printing service to business houses it assumes the load of detail,—the creative thought, the design, the writing, and every mechanical operation—Saturday Night Press is producing the printed matter of very many of the leading business and financial houses in Ontario.

May We Serve You?

RICHMOND, SHEPPARD AND TEMPERANCE STREETS

SATURDAY NIGHT PRESS

At this season we feel deeply grateful for the consideration you have so kindly extended to us in the past year and take this occasion to wish you that old but ever cheerful greeting

A MERRY CHRISTMAS
AND
A HAPPY NEW YEAR

CANADIAN Wm A ROGERS.
LIMITED.

570 KING ST WEST.
TORONTO. CANADA.

You can't make Bricks without Straw,

and you can't expect this slogan to help your business, unless you help to make it mean something.

THE National Campaign of our Association has accomplished results. The hundreds of thousands of readers of nine leading national magazines were impressed with the desirability of giving "Gifts that Last." It is undoubtedly an important factor in the magnificent Holiday business being experienced by jewelers throughout the country.

THE Association is keeping up the work. It is impressing upon the minds of the public the full meaning of "Gifts that Last." The united co-operation of the Jewelers' Industry will make this slogan and all it stands for—one of the best known in America. Make it your slogan. Give it a prominent place in your advertising, in your store; feature it wherever you can.

THEN, help make it mean something. Offer your support to the campaign that is being so warmly supported by the citizens of the Trade everywhere. The greater the number who adopt it, the greater the number who contribute to our National Publicity, the more value it has for everyone interested.

LET us *all* share in the expense as well as the profits. If you are one of the few who have not sent in your contribution—well, the Association certainly merits your support. Send all or any part now—but send it now! The work must not stop.

The Plan

THE Canadian National Jewelers' Association plan for $10,000 advertising campaign provides for the expenditure of this money in weekly publications and magazines of national circulation. The campaign will cover the entire country.

The object of the campaign will be: (*a*) Prove the intrinsic worth and lasting value of diamonds, pearls, gems, jewelry, watches, clocks and silverware. (*b*) Direct the reader to his or her local jeweler for information or to make a purchase.

What to Subscribe

Business Rating	Amount to be Paid
Over $75,000	$150.00
$50,000 to $75,000	100.00
35,000 to 50,000	75.00
20,000 to 35,000	50.00
10,000 to 20,000	25.00
5,000 to 10,000	15.00
3,000 to 5,000	10.00
Under $3,000	5.00

All Checks Should Be Made Payable to

Canadian National Jewelers' Association

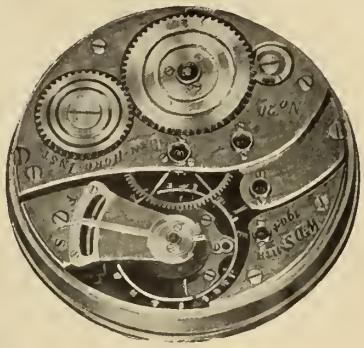
O. M. ROSS, Secretary-Treasurer

71 Richmond Street West, Toronto

The Playtner Classes

(No. 6, Continued from Page 36 Nov. Trader)

The late W. Douglas Smith, son of Mr. A. H. Smith, Jeweler, of Truro, N.S., was among the brightest of our students. His passing over thirteen years ago, under very sad circumstances, caused very wide regret. To his instructor, he is still—and always will be—his dear former student of cherished memory.



For the third time the honored name of "Smith" is mentioned in these articles. In October issue, Mr. W. L. Smith's masterpiece was illustrated, and Mr. J. Smith's in November, and now the fine masterpiece of Mr. W. D. Smith. All watch factories complimented our work, especially high appreciation was shown by the most phenomenally successful watch company in the world. In 1903 the Elgin Company offered a gold case to the student who would successfully make his masterpiece on the "Veritas" lines. Mr. Smith undertook it, and when the work was still "in the grey," he was extended a complimentary visit to the factory, where it was examined and approved. When finished, a heavy 18K case with a suitable inscription was presented to Mr. Smith, who, after graduating, at once entered the company's employ in Toronto.

You will notice there is a change in dividing the escape and fourth bridge. The reason for this was because the work of our students is of such a uniformly high order that many watchmakers doubt that it can be made outside of a factory. To prove it, the change was made. The hairspring stud is under the regulator and fits on the same boss, so it may be placed at different points on the circle. The curb pins follow the stud, but the pointer remains in the centre of the index, this to facilitate position timing.

The "Smiths" Masterpieces Record the Teachings of a Real School

There is not a watchmakers' school anywhere that has turned out finer work. Not a school in any English-speaking country approached it. The first step in all the work was to make the mathematical calculations, such as numbers of wheel and pinion teeth, thickness, height and shape of curves, pitch and real diameters; the entire escapement balance, hairspring and mainspring factors, etc. The second step was to visualize the calculations in a scale drawing, in which the location of every hole, steady pin, and radius of every curve was accurately shown, and detail drawings made of the wheel-work, escapement and inner and outer terminals on the hairspring. The third step was to make the cutting tools from the calculations and the drawings. After that, metal strips and wire rods were given the students, from which their masterpieces were constructed, on such tools as may be found in a store. From the first stage, in discussing his proposed masterpiece with the student, to the last alteration in position timing, their instructor gave the closest attention. Every watchmaker has a right to the ambition to do such work, likewise to the thrill caused when his masterpiece—his creation—is finally completed and admired.

(To be continued)

Canadian Horological Institute
Limited
Preston, Ontario

That this may be a happy Christmas and 1921 a year of success and prosperity is the earnest wish of the makers of

COMMUNITY PLATE.

ONEIDA COMMUNITY, LIMITED

NIAGARA FALLS :-: ONTARIO

THE TRADER

With Which is Incorporated
THE CANADIAN JEWELER
Official Organ of the Canadian Jewelry Trade

Vol. XLI. **Toronto, Canada, Dec., 1920** **No. 12**

The Best Gift for You

WHAT are you going to give yourself this Christmas? Will it be worth its cost? Will it last? Will you appreciate it ten years from now as much as you do now? Perhaps you think you can't afford to give yourself anything. But in respect of the gift in question the fact is that you can't afford *not* to make yourself a present of it. For it is participation in the national publicity campaign for jewelry, clocks, watches, silverware, etc.—the famous "Gifts that Last" campaign.

Consider the famous publicity campaigns of the past and the slogans they brought into being. "One of the 57" leaves us still convinced of the fact that if we buy Heintz goods we're getting the best procurable. "Alas, my Poor Brother!" will never fail to bring Bovril to mind. "Children cry for it" means Castoria. "He won't be Happy till he Gets it" signifies Baby's Own Soap. "Hasn't Scratched Yet" sold and still sells Bon Ami wherever silver is used. "Spotless Town" and "Chases Dirt" mean Sapolio and Old Dutch Cleanser to every housewife. In more poetic vein is the jingle:

"We sing a song, a song of hope,
The world is using . . ."

and from every corner of the Anglo-Saxon world comes the response—"Comfort Soap!"

There is no getting away from them. These snappy little catch phrases have sold more goods than all the straight "selling" advertising put together. They stick in the mind and bob up insistently at odd moments; and every time they bob up they bring with them all the selling force of the great advertising campaigns in which they were launched.

Just such a phrase is "Gifts that Last." Having heard it once, it cannot be forgotten. Having noticed once that it referred to jewelry, it cannot be brought to mind without reminding one of the jeweler's shop with its trays of sparkling gems, its stately, handsome clocks, its cases of neat, shining watches, its array of gleaming silver.

The present publicity campaign is being conducted by an agency whose capacity for preparing "copy" of an exceptionally high-class is well known. But the quality of the advertisements for the jewelry campaign was still a pleasant surprise. Practically nothing better has been put out in any campaign, even in those spending many times the sum. So that from this standpoint alone the money put into the national jewelry publicity campaign is bringing more than normal value.

But there is another standpoint. The campaign does not alone advertise jewelry and associated wares. It goes farther. It advertises a slogan of an unusually catchy sort.

And in doing that the campaign is giving value up to ten, twenty—yes, a hundred times its cost. Why? Simply because once this slogan has been "put over," every time the words "Gifts that Last" come to the mind of a potential customer they will bring with them once again all the splendid selling force of the present campaign.

You subscribe a few dollars now. The advertisements—artistic displays, worthy of the goods you sell—confront your customers from the pages of every high-class periodical they pick up, either Canadian or American. But that is not all. In later years the little "Gifts that Last" sign on your counter, in your window, in your local newspaper ad, calls to their minds the impressive campaign that is now being conducted and its convincing arguments for jewelry. You get return value over and over again for your present trifling expense.

Is that not a gift to yourself that is well worth making? Can you think of another that will be worth to you one-tenth as much? Is there another gift that will last as long or multiply as greatly in value?

Other campaigns have appeared recently which carried no slogans, or none that will be remembered. The confectioners had one. The furniture trades are now in the midst of one. Both of these and many others have been exceedingly well done, and were well worth the money they cost. But once ended they are or will be quickly forgotten, and their selling power is limited largely therefore to the duration of the campaigns. Not so was the case of the florists' campaign. That was several years ago, but the slogan "Say it with Flowers" is still selling and will for long continue to sell flowers to the youth of our race.

To the youth! Yes, and when youth is done purchases of flowers will be less frequent. But with jewelry? That is not alone the field of youth. The youth which reads the advertisements to-day will be the middle age, buying more jewelry and silverware than ever, ten years from now. That is where the jewelry campaign has the advantage over even the successful effort of the florists.

"Gifts that Last" means three things. Impress them on your customers. They are:

1. That your wares retain the admiration of those who see them however old they may become. Antique jewelry, in fact, is doubly treasured and admired.
2. They are physically durable as few if any other wares are; retaining their form and appearance, and capable of being handed on from generation to generation as coveted heirlooms.
3. They retain their intrinsic value, which in-

THE GREATEST GIFT OF ALL

LIKE Love's benediction comes the Spirit of Christmas-time, the greatest gift of all—the Gift of Giving. Throughout the ages it has lasted, deep in the hearts of men, bringing forever its joy and happiness.

IT IS best expressed by the most enduring of man-made gifts—those of the Jeweler's Handicraft, beautiful Gifts that last.

DIAMONDS · PEARLS · GEMS · JEWELRY · WATCHES
CLOCKS · SILVERWARE

deed becomes enhanced not only with age but frequently in the course of only a few years.

That is the threefold meaning of "Gifts that Last." Talk it. Advertise it. Don't let purchasers get away from it for one moment. Money by the ton is "sunk" in other gifts that do not last, simply because in recent years insufficient emphasis has been laid on that first and most natural of all gifts, the jewel.

On this page will be found a reproduction of the Christmas advertisement which is appearing in the leading Canadian periodicals. Somewhat similar advertisements are appearing in the better class American magazines entering Canada. These latter are not costing Canadian jewelers a cent. That part of the campaign is a free gift to the trade this side of the border. But in addition we must carry on our own campaign, and we must back it up and link it up with window signs, counter signs, newspaper ads, etc. That done, it will react with its full potential force in sending customers to your store, and *sending them there already convinced that they should give gifts that last!*

May you make this slogan and the campaign behind it a gift to yourself this Christmas season, by participating in the cost, and by backing it up with your own efforts. It is a gift for which you will never cease to be grateful. It is the best gift of all for you this Christmas.

More About Prices

INFORMATION from a variety of sources all tends to confirm the impression previously expressed by this paper that there can be no legitimate prospect of price recessions in jewelry, clocks and watches, silverware, or similar jewelers' lines. If it were not so much like an anachronism to talk of increasing prices at this particular moment, it might even be contended, on substantial grounds, that some prices are bound to advance for future deliveries if their manufacture is to be continued at all. But without going into such a possibility, it is sufficient to say that there is nothing to justify substantial reductions in any line, and very little to justify even the most trifling reductions.

As an indication of what may be expected in the case of next year's deliveries, it is learned that the market of some of the semi-precious stones gives prices at around a hundred per cent. advance on those of a year ago. Sapphires are about 150 per cent. up, amethysts 100 per cent. up, peridots at no increase, whole pearls 100 per cent. up, half pearls 125 per cent. up—and so on down the list. These high prices are at present being paid for these stones and pearls, and the goods into which they are being made will be accordingly governed in price.

Another point to consider is that the manufacturer of jewelry is not in the same predicament as the manufacturer of clothing. The latter, when once it is hinted that demand is dropping off, must rush to unload, because his stock, if held over only one season, becomes almost worthless, due to the changing fashions. Not so the manufacturer of jewelry. If the worst came, and business were to cease utterly for a season, he could still hold on to his stock because his stock is literally "as good as gold"—much of it *is* gold, and the rest precious stones of even higher value. Distress sales could not therefore be expected, and the impossibility of these will serve to keep prices stabilized on a basis of costs and values.

It is of further interest to note that diamonds have recently been available to the trade at a slightly lower price than some months ago. Not that they are going down; on the contrary, they are going up in price. The recent recession of price was in Canada and the United States only, and was due to the fact that foreign exchange took a slump during the fall which meant that English funds could be purchased for less, and consequently enabled the importers to obtain diamonds at a lower price in Canadian money. Exchange made a quick recovery, however, and at the time of writing is more than half-way back to its former level. This means that henceforth the price of stones will be climbing again not only to the extent of the increases enforced by the syndicate, but also to the extent of the recovery of English exchange.

According to Alfred H. Strawson of London, diamonds will not stand and are not bringing inflated profits at the present time. The price may therefore be regarded as rock bottom. The same condition, he states, prevails in the pearl market. These two gems (if pearls may be called a gem) are subject to similar control at the source of supply, which makes it impossible that there should be more placed upon the market than the market is able to stand.

Business conditions generally appear to be better in this country than in the United States, judging by reports coming from across the line. This is explained in part by the mercurial temperament which seems to possess Americans to a somewhat greater extent than Canadians, and partly by the fact that over there everyone is blaming everyone else for conditions, while no one is willing to compromise with anyone else to the end that they may be improved.

Quite recently the Editor of The Trader sent out a circular to manufacturers, wholesalers, etc., commenting on the unhealthy situation which already prevailed in some other trades; and suggesting that the true facts concerning the impossibility of price recessions in jewelry, and the dangers of deflation through hunger-striking, be brought home to the public through the retailer, by laying the situation before the latter. The letter also requested suggestions and information along this line.

Replies have already been received from a number of Canadian and American firms; and it is one of the latter which unconsciously provides an explanation of why the situation is worse there than here. One of the circulars, which found its way to an American advertising agency, inspired a reply in which all the blame for everything seems to be thrown on the retailer—including that of high prices, from which the "water," the writer states, "has not yet been squeezed." As can readily be imagined, a stand like that is not likely to go any great way toward restoring confidence and persuading people to begin once more to trade peacefully and profitably with one another.

One extract from the advertising agency letter may prove illuminating as to the tone of the whole. The writer says:

"The whole trouble is that the retail dealers got to thinking toward the last end of the war that the whole thing was staged for their particular benefit as an excellent opportunity to 'clean up.'"

It is possible, however, that the writer is referring to other lines than jewelry; for no such attitude is discovered in a reply from Theodore W. Foster & Bro. Co., of Providence, R.I., who, after mentioning that the only industry which did not participate in the profiteering game was that of jewelry, silverware and kindred articles, continues:

"We advanced prices slowly, as material and wages advanced, and just enough to meet that difference. Consequently our line of jewelry was advanced on an average of 50 per cent., and our line of sterling silverware, 60 per cent., whereas a great many industries took advantage of their opportunity and advanced from 100 per cent. to 300 per cent.

"*The jewelers have not got to hang their heads in shame, for they kept their prices within reasonable bounds;* and there is no chance for lowering prices, for gold has never changed from $1.03 a dwt. and all other materials that enter into the manufacture of jewelry have steadily increased in costs, including wages.

"Silver increased in costs so fast that it was *impossible for manufacturers to keep their prices up to the increase in the cost of silver,* and when the drop in the cost of silver came, wages and other materials and overhead had increased at such a point that an article figured at the present cost of silver and the present cost of wages and other materials and overhead figures a little higher cost than the article did a year ago with silver high and wages and other items not as high as the past six months. We do not see where we could possibly sell our goods 1 per cent. lower than we are selling them now. We did not mark them up extravagantly. We have not got to mark them down now.

"This spasm of keeping the lid on will pass as the spasm for 300 per cent. profit has passed. All those extremes have short life. The millions of people in Canada

and the hundred million or more in this country are wearing out articles and using up stocks of goods on the shelves of the dealers, and soon the dealer will find it necessary to begin replenishing his stock. The Christmas trade will surely deplete the stock of the retail dealers in our line of business.

"A short period of cleaning up and readjustment will take place and business which simply got tired and laid down for a rest will awaken with renewed energies and good times will be with us again."

One feels better after reading a letter like that, whatever branch of the business you are in.

Messrs. H. & A. Saunders, Ltd., Toronto, point out concerning prices that stones are hard to obtain and high in price, that materials are up to a very high figure, that the premium on gold equivalent to the premium on New York exchange makes this commodity higher than it was a year ago, and that so substantial an item in selling costs as travelling expense has been greatly increased by the boost in railway fares. This letter continues:

"The pro rata increase in salaries to working jewelers of last September only put them on a par with other trades. Considering that skill and honesty play such a big part in the manufacture of jewelry, and costs of living have not been materially reduced in the last few months, the only hope we have is by getting more production from our factory staff. Where an article took two or three hours to make possibly it could be made in a little less, thereby the cost being reduced somewhat. But with the increase in material and stones it is impossible for the goods to cost less than they did this year. As far as we can see now they must cost more.

"The only reduction at present can come from overstocks being put on the market at reduced prices by those who may be in need of cash, but they cannot replace the goods sold for any price materially less than that of this year."

Denying that there has ever been any "water" in jewelry prices, Messrs. George H. Lees & Co., of Hamilton, make mention of the interesting fact that "a catalogue we published in 1914 subject to 50 per cent. trade discount is still subject to between 35 per cent. and 40 per cent. with the exception of some few stone set articles on which the stone prices became practically prohibitive.

"We are positive," the letter continues, "that there will be no reduction in prices in our goods, except as possibly may be caused by a decrease in stone costs, although the precious and semi-precious stone merchants emphatically state that their prices can be lowered very little if at all.

"Our experience as regards the retail prices of commodities would tend to prove that *the retail prices have advanced less on jewelry than on any other product handled by the retail stores*—this possibly with the exception of diamonds for diamond set goods.

"The public therefore cannot expect any dropping of prices as regards jewelry, and *if the retail jewelry trade of Canada will give publicity to this fact, it should do a lot towards making this coming season a jewelry Christmas.*"

Commenting on the confused condition of trade in general, to which the circular letter had called attention, Walter J. Barr, of the Goldsmiths' Stock Co., Toronto, writes:

"This is really not a matter of surprise when one reads the daily papers, and has observed for several months the criticisms made therein of all sundry manufacturers and distributors of merchandise.

"The public have been implored to cease buying, that prices were altogether too high, and that if they would stay out of the market long enough, goods would be sold to them at their own figure. Lately, however, some of the newspaper writers have come to the conclusion that this class of appeal was dangerous, and that buyers to refrain from spending money on legitimate requirements, would bring about unemployment, and all the other embarrassing conditions necessary for a commercial catostrophe.

"It is to be hoped that the thinking men and women will not be unduly governed by sensational newspaper writers, but go on living their daily lives, as in the past.

"We see no reason to apprehend any undue reduction in the average Christmas trade, except possibly a lower value average in the articles purchased. There will also be a little more care shown on the part of the buyer in comparing prices, with the result that the merchant who has been also prudent in his purchases, will be benefited thereby."

Passing on to present experiences, the writer reviews confidentially actual business being done, as experienced by his own company, and continues:

"Canada never was so well off financially, as you will note in the great amount of savings in the bank returns.

"Confidence has been disturbed, and this is naturally a condition that restricts trading.

"Sensational advertising of certain lines of merchandise has been a feature more in evidence than in the past, but I am satisfied that as the Christmas season approaches the jeweler will have, as usual, a busy time of it.

"*The trade should keep up its advertising; look after window dressing; push forward the holiday lines before the attention of their people,* and we are satisfied that when Christmas Eve is over, one more exceedingly good Christmas season will have been recorded."

Roy Company, Limited, Toronto, review at length the tremendous resources and credit of the Dominion, as constituting a reason why people should not allow themselves to become panicky. They consider that if each jeweler were to do for himself, individually, what the C.N.J.A. is doing for the trade as a whole, there would be nothing to fear. The letter continues:

"Let each retail jeweler in Canada, regularly and consistently, by one plan or another, say to each of his customers and prospective customers, 'The goods I sell are GIFTS THAT LAST. Come in and look them over, and buy.'

"Retail jewelers who will refuse to sit in their stores and wait for business to creep in—who, on the other hand, join with the National Jewelers' Association in its co-operative plan, and who will as repeatedly solicit business in their own communities—will quickly be in the market for more goods.

"Where the orders which our travellers, our mail, and our Trader advertising bring us now amount to thousands of dollars, they will then amount to tens of thousands; and Canadians everywhere will know that there is such an article as a GIFT THAT LASTS; and, at least as far as the jewelry trade is concerned, Canada will not be accused of hunger-striking."

The circular letter to which these constitute replies was sent out in the latter part of November. It was not intended to publish the replies, which were sought rather for the information of The Trader than otherwise. The response was so immediate, however, and some of the replies received up to the time of writing were of such great interest that it was thought advisable to publish extracts from them herewith. It is to be regretted that time and space do not permit publication of all, including those which are still arriving with every mail at the time of writing.

Notes from Great Britain

Unexpected Business Slump Follows Miners' Strike in Britain—Faults of Stainless Cutlery Remedied—Greetings from Trade of Motherland

By the London Correspondent of "The Trader."

CONTRARY to expectations the home market for jewelry and articles of the precious metals has experienced a slump of a magnitude unknown for many pears past. As a result, forty per cent. of the workers in the gold, silver, and allied trades are unemployed. The remainder are working but 32 hours. The usual working week is 48 hours.

A moderate business is reported from Sheffield manufacturers of silverware and electro-plate, but it is noticeable that the orders are in the majority for the cheaper classes of goods, the buying of expensive articles being strictly limited.

The cutlery trade has been adversely affected by the recent coal strike which accentuated the general trade slump. At the commencement of the strike the Government restricted the consumption of fuel in the factories by fifty per cent., which action threw a like percentage of workers into the ranks of the unemployed. The estimated loss of wages in Sheffield alone amounted to over $500,000 weekly.

Happily now, however, the miners have returned to work and for the present labor is quiet. If the workers will only keep clear-headed there is no reason whatever why trade should not return to normal in time to ensure a good Christmas season for the jewelers.

Orders continue to flow in from the colonial markets but the inability to quote fixed prices, owing to unsettled exchange and labor conditions, has the natural effect of holding back the foreign and colonial buyer. Complaints have been received regarding the cutting edge of Sheffield cutlery, particularly in the stainless steel department, but I am asked to state that the fault is well in hand and by the installation of new machinery in Sheffield it will in future be remedied.

Silver and electro-plate exports are still fairly large. I understand that the silverware of Germany is gaining a very firm hold upon the world markets generally, to the detriment of our own sales.

Exports of jewelry are small, the chief buyers being Latin America and Australia. According to a recent Commissioner's report, Turkey is said to be a very good market for British silverware, electro-plate and cutlery.

So far as the watchmaking trade is concerned, business continues good on repairs, and there is no reason to anticipate any immediate slackness. On the other hand, most members of the trade are more and more inclined to draw a sharp line as to what sort of repairs they will accept. Some of them are turning down repairs of old types of clocks, as well as of watches of uncertain styles and qualities, as often they are not compensated by the price paid for the time and experience put into doing such repairs. For a long time now most shops have consistently refused to deal with cheap watches and German varieties.

It would appear that German horology is "going strong." The factory at Glashutte, in Saxony, increased its profits in 1919 from 114,000 to 266,000 marks, and has given orders for new machinery to the value of 500,000 marks. I understand that the net balance of profit is 110,362 marks. At Fribourg, in Brisbau, the Society Fabriques d'Horologerie has increased its capital from four to seven million marks, after paying a dividend of 14 per cent. These poor Germans!

BREVITIES OF INTEREST.

The Board of Trade state that during the first seven months of 1920, as compared with those of 1919, British exports increased by 1,500 million dollars and imports by 1,000 million.

The National Union of Manufacturers expresses an opinion that the Excess Profits Duty is responsible for the present trade lull and the ever-increasing unemployment figures.

Silver and gold cigarette cases are losing their popularity here owing to their expensive nature. There is a tendency to purchase better cigarettes and do without the case.

Owing to the rate of exchange, German gold and silver leaf is being imported into this country at a cost of one-third of British ruling price.

During the seven months of January to September, 1920, Germany exported into the United Kingdom 1,777,-003 cheap clocks valued at $1,500,000.

Although voluntary profit-sharing schemes have been in most cases failures, it has been recently suggested that a Royal Commission be appointed for compulsory division of profits between employer and employed.

German cutlery firms have been sending their representatives to America with samples to push their sales. These agents take a room at a large hotel and display their goods therein. The samples are well made and numerous sales are reported.

The French metal trades are said to be in a bad condition. This being due to the price of steel which is imported from Britain, the exchange rate, and the lack of coal.

Mr. W. F. Field, H.M. Trade Commissioner at Toronto, has arrived in this country and is inviting firms to communicate with him if desirous of extending their Canadian business.

Broken Hill Mines strike has at last been settled. The stoppage has lasted over two years.

South Australia in 1919 produced $800,000 worth of opals. The Stuart Range in particular has yielded excellent results.

The British allied trades desire to communicate to the trade of Canada their sincere wishes for a happy Yuletide and a bright, prosperous New Year.

"We cannot understand," says the W.J.S.&O., "why the English are so reluctant to take advantage of proved improvements. While we see a few English watches with club tooth escapements, the majority are fitted with ratchet tooth wheels, and we cannot help thinking that it is through our phlegmaticness we are rapidly losing our trade in the watch world."

The Right Kind of Taxes

Expert Points Out how Turnover Tax on all Business Would Raise Fairly Constant Sum and Bear Lightly on Ultimate Consumer

A MONOGRAPH on the Sales Tax written by Dr. Thomas S. Adams of Yale University, former Chairman of the Advisory Tax Board of the United States Government, has been issued by the Business Men's National Tax Committee of which Mr. Meyer D. Rothschild, 6 West 48th St., New York, is Chairman. Dr. Adams has ably set forth all the arguments against such a tax as well as all favorable arguments and Mr. Rothschild has accompanied them with comments upon the point raised. While applied to conditions across the line the monograph is a very valuable contribution to taxation literature at the present time and should be read carefully by all who are interested in the subject. The following summary is in explanation of the tax plan favored by the Committee:

The increased cost of living and the decreased purchasing power of the dollar make it imperative that people with small incomes, including wage-earners, professional men, farmers, and others, should obtain relief from the present excessive income taxes.

The proposed tax on gross sales or turn-over, taking 1 per cent. as an illustration, will bear less heavily on the consumer than the pyramided excess profits and other business taxes under the present system. It has been estimated by the Department of Justice that the price of commodities has been increased to the extent of 23.2 per cent. because of the excess profits and other taxes now levied on business.

Persons of small income normally spend from 90 per cent. to 100 per cent. of it for living expenses, including rent. Under the present plant, as mentioned above, fully 23.2 per cent. of current prices is paid by persons of small income as an indirect tax. Under our proposed plan this indirect tax on purchases will be a great deal less than it is under the present system. It is because of this payment of indirect taxes on all purchases that we advocate an increase in the present "specific exemptions." We believe that for married persons or heads of families, the tax should begin on incomes of $4,000 or $5,000, instead of $2,000; and for single persons at $2,000 or $2,500, instead of $1,000, retaining, and perhaps incerasing, the present exemptions for children and other dependents.

The present personal income tax, while bearing heavily on small incomes, often permits the very large incomes to entirely escape taxation, because of investment in non-taxable bonds. The rate of tax on incomes, therefore, should not exceed the point at which the tax-payer can make a profit on his investment in taxable securities. Any rate of tax beyond that point will case investors to dispose of taxable securities and replace them with non-taxable ones, thus depriving the Government of revenue and creating a class of non-tax-payers, to the extent that people of great wealth invest their incomes in such tax-free securities.

In addition to depriving the Government of revenue, this practice of investing huge sums of money in tax-free securities withdraws large amounts of investment capital from taxable stocks and bonds and, if continued, will seriously cripple many industries, including railroads and public service corporations. The income tax should therefore be graduated only to the point where it shall continue to be productive.

After determining the amount of revenue which can be collected from such a graduated income tax, the additional amount to be raised from taxation should be obtained from a gross sales, or turn-over, tax on sales of every kind of goods, wares and merchandise, embracing raw materials, manufactured products, mines, oil wells, and including transactions in real property. In addition, a like tax should be levied on the gross receipts of theatres, motion picture houses, billiard rooms, public games and entertainments, clubs, public service corporations (furnishing gas, electricity, water, power, transportation), on all leases or privileges for which compensation is paid, and o ncommissions of every kind.

These gross sales, or turn-over, taxes can be computed monthly or quarterly, and paid to the Government during the succeeding month or quarter, as the law may provide.

As the Government will be able to raise a sum sufficient for the economical conduct of its affairs through these two sources of taxation, there should be no other Federal tax on business.

The advantages of the tentative tax plan outlined are obvious. Every business man will know what his tax will be and can make provision accordingly. With the removal of the present uncertainty, due to the Government's share in the profits, unusual and excessive prices will soon shrink to normal under the stress of competition and efforts to increase the volume of business. The tax will be so diffused, however, as to be hardly felt by the ultimate consumer, upon whom all business taxes ultimately fall, no matter in what guise they are levied.

There is no single factor which will so quickly assist in getting back to normal conditions and economical management as the power and privilege to conduct internal affairs without Government interference. There is no reason why business conducted in a lawful manner should not operate along the well established lines of conservative management, permitting every merchant to so regulate the inventory values of his merchandise, machinery and fixtures as to provide in days of prosperity against the hard times which periodically recur.

Under the tax plan now in force the Government places a limit upon the amount which a merchant may write off for depreciation and obsolescence of goods, fixtures and machinery, regardless of the needs of his business. Under the plan proposed, the merchant may write off for depreciation or obsolescence any sum which the exigencies of his business may demand, because the tax will be collected solely on his turn-over, or gross sales, and the Government will therefore have no concern in his profits or his losses.

By continuing to levy a tax on the profits of business, the Government will find itself face to face with a serious problem of diminished income whenever business is temporarily stagnant. On the other hand, taxation based on sales or turn-over is a tax on business *operation,* which will be fairly constant in good times and bad. As we have said before, every man in business will know what his tax will be, and can make provision accordingly; and, the tax will be so diffused as to be hardly felt by the ultimate consumer.

The Wrong Kind of Taxes

WHEN the Ontario Provincial Board of the Retail Merchants' Association of Canada convened in Toronto recently for its nineteenth annual convention, it was quite natural that the Luxury Tax legislation should be given the place of prominence on the agenda. How absolutely opposed were the members of the association to legislation which they repeatedly characterized as "blundering" and "clumsy" (and, in private, with other adjectives) was made evident by the fact that discussion of this legislation and suggestions as to its betterment, occupied the time of the delegates to the almost utter exclusion of other matters.

The alternative they evolved in place of the existing method, however, will hardly recommend itself to jewelers, since jewelers have already had experience of it—an experience which was far from pleasant, and against a repetition of which they will be most implacably opposed. The very heat in which the Retail Merchants' Association took up the question of taxation precluded a practicable solution of the problem. At the close of a two day's session, a somewhat "lurid" and decidedly indignant discussion was brought to a close by the formulating and passing of the following resolution:

"That it is the opinion of this convention that the Luxury Tax is an absolutely unfair system of taxation, and that we ask to have the same removed, and that we heartily endorse the recommendation of the Dominion Board as follows: 'We recommend that instead of placing the collection of the Luxury Tax on the retail trade, that it be collected at the source of supply, namely, from the manufacturer and the importer, and in this way it would be absorbed in the same manner as all systems of taxation are absorbed.'"

While agreeing with all the Retail Merchants' Association has to say concerning the unfairness, cost, wastefulness, and harmfulness to business of the present system, the objection which will at once occur to jewelers concerning the system proposed in the above resolution is that it has already been tried with unpleasant results in the jewelry trade.

Every jeweler recalls—painfully—the ten per cent. Luxury Tax which, from 1918 until May of this year, was levied on jewelry at the source. This was bad enough while the tax was on, but the worst effects became apparent only when the tax was taken off, as every extraordinary tax for a particular object must be taken off sooner or later. It was then that the jeweler found himself loaded up with tax-paid stock, which he must sell off in competition with new stock on which no tax had been paid, and on which he must also collect a further increase to cover the tax of ten per cent. on his turnover.

In order that the total sum required may be raised, the Government, should it adopt the suggestion of the Retail Merchants' Association, would be forced to levy a fairly substantial tax on manufactured goods. This would naturally be pyramided by the profits taken by the wholesaler and the retailer, since it becomes a part of the cost of the goods at the source. Then, since it is unthinkable that this tax would remain on forever, a time would come when the same thing that the retail jewelry trade suffered would be experienced in all business, namely, that the tax would be removed, or a substitute adopted, and merchants would be left loaded up with tax-paid goods which they must sell in competition with new goods on which no tax is paid.

The alternative to this proposal is the system advocated by the jewelry trade when, in convention at Montreal in February of this year, the jewelers of Canada called upon the Governmet to adopt a straight sales tax, levied on turnover, applicable to every business of any sort. Since every business transaction would thus participate, the rate could be a very low one and yet raise an impressive total of revenue. One-half of one per cent., for instance, while a negligible fraction when added to the price of any commodity, would raise a tremendous sum when collected from every business transaction taking place in the Dominion in the course of a year. "Every business transaction," of course, would be literally that. It would include transfers of real estate, advertising and professional fees, commissions received by commission firms, stock market transactions—everything, in fact, in which money changes hands for an article, a franchise, service, or a consideration of any sort. The one exception would be salaries.

Of course this system would still be open to some objection in the fact that the percentage levied on manufacturer's and wholesaler's turnover would be absorbed and pyramided, and passed on to the retailer, so that the latter would have stocks of tax-paid goods whenever the tax is removed. The percentage of tax would be so small under this system, however (since it would be collected from such a vast total of business), that this disadvantage would be practically negligible. Certainly it would not compare with the disadvantage of having goods left on the retailer's hands on which a tax of ten per cent. or thereabouts had been paid, as would be possible under the plan advocated by the Retail Merchants' Association.

In their criticisms of the present luxury taxation the speakers had justice on their side in labelling it "clumsy," "blundering," "costly," and the like. For it must be remembered that the other trades are in a far less enviable position, generally, than the jewelry trade; having to make out sales slips showing the separate entry for tax, and recently having to attach stamps to the article sold, and being required to collect taxes of from ten to twenty per cent., without the jeweler's privilege of absorbing them. Thanks to the C.N.J.A., no such business-killing, irritating impositions lie upon the jewelry trade.

Although this question of taxation occupied the greater portion of the convention's time, many other resolutions were adopted, including: That endeavor be made by the association to prevent false advertising of goods; that protest should be made against the practice of certain manfacturers selling directly to persons who should be customers of the retail trade; that the convention should take action to carry on the work of community development so as to induce the public to spend their money in their own home town; that any daylight saving act which might be made should be made Dominion-wide and should be effective from April 1 to September 15 of each year (opinion was very diversified on this question); that efforts be made to prevent the paternal legislation which would take away from jewelers the right to sell marriage licenses; and that the attempt to make the operation of the Workmen's Compensation Act applicable to retail merchants be strongly opposed.

GIFTS THAT LAST

Arrangements have been made to place three hands upon all the French railway clocks, that is to say the clock-hands showing the ordinary hour will remain, but a third will be added, colored red to indicate summer time.

"All We Like Sheep . . . ."

An Open Letter to the Trade, from the Editor

There are so many absurdities about our so-called "civilization" that it is difficult to say which is the most absurd—whether our sheep-like alacrity in rushing blindly with the mob from one extreme to the other; our periodic waves of gullibility when we believe anyone who tells us what we want to hear; our reactionary waves of suspicion when we don't know what to believe; our stupid and continual disregard of past experiences which would show us that certain consequences are inevitable as the result of certain actions; or our ridiculous and illogical habit of endeavoring in a crisis to think as individuals while acting as a mob.

Human Frailties

What follows is not to be understood as applying specifically to the jewelry trade. That trade and its customers have been offenders to a less extent than most others. But what I have to say concerns the jewelry trade in that it cannot help but be affected *sooner or later* by anything which tends to affect either beneficially or adversely trade conditions in general.

An unhealthy situation is developing which finds roots in the war, but is more immediately traceable to conditions following the war. Last year witnessed a seemingly insatiable demand for commodities. This year saw that demand satisfied with disquieting ease. Next year—what?

"All we like sheep" last year dashed madly after the things we wanted—not only those things we wanted at once, but those we might need in the future. Why? Because "people" said prices were going up. They did go up. The manner in which we scrambled for goods made it impossible that they should go anywhere else than "up."

"All we like sheep" this year hesitated as to whether or not we should buy. Why? Because some folks said that prices would be still higher, and some said that they must come down. Most of us compromised. We bought some things that we wanted. We bought some things that we thought that we might want. We went without a great many other things whose prices we expected to drop.

Isn't it about time we quit being sheep and began to act together, soberly, sanely, to prevent further of these uneconomic sweeps from extreme to extreme which are so unnecessary and so costly?

For the better part of a year people have been hearing that prices were going to come down. For the past few months prices have been coming down in some things—*on existing stocks.* The banker was responsible in the first instance. It was he who began the campaign to let the "water" out of high prices. The daily newspapers chimed in in gleeful chorus. So did a few thoughtless retailers. The intention was good, and people welcomed the news with open arms. They chortled when they learned that wool and leather and grain were falling. It didn't seem to occur to them then that lower prices might not prove an unmixed blessing. They said—let us be fair, *we* said: "We won't buy now; we'll wait until retail prices are down." We all said it together, and we all waited together. True, as this Christmas season approached, we loosened up our purse strings a little, but was it not with the mental reservation that we wouldn't buy a darn' thing more than we had to and that after this splash was over we'd wait until prices were *right* before we bought another nickel's worth?

Bankers To Blame

And what will happen if we are all so foolish as to stand by that determination? Well, simply that before long we won't have another nickel to buy anything with, whether the price is right or not.

The clothing trades are the most outstanding instance of what will happen throughout the business world if we foolishly persist in waiting for lower prices. Already factories are closing down. Others are sacrificing enormous stocks at less than their cost of manufacture. If there ever was or will be a time to buy clothing, the time is now. For remember, the only prices that can be forced down by a campaign of "hunger-striking" are the prices of *existing stocks.* When they have been sacrificed, what then? Are the manufacturers going to continue to make goods and sell them at less than cost of manufacture? Very much on the contrary. Many clothing manufacturers are doing only enough work to hold their existing organizations together, waiting for the turn of the tide. Others have closed down altogether. Then, when existing stocks have been used up, what will happen? Obviously the same thing that happened during the war when stocks fell below normal—prices will go up again.

You ask what all this has to do with the jewelry trade? It has this to do with it: that the experience of the clothing trade is an object lesson to all trades. It is an object lesson against extremes. In nothing were prices more unduly enhanced during the period of demand than in clothing. The trade encouraged people to buy and buy, preaching eternally that prices were going to go up. Then the turn came. Large retailers became panicky and publicly predicted price reductions. They filled the papers with cut-price-sale advertisements. Thus they practically urged people not to buy—and people complied. Some of the people who complied later found themselves out of work as a result. Others wondered why their business seemed to be falling off.

An Object Lesson

That sort of thing is bound to affect all business if continued long enough. We are all inter-dependent upon one another.

Extremes will get us nowhere but to ruin. The extreme of inflation was bad enough; but commercial history shows that the other extreme—that of deflation—has always been infinitely worse.

Business, generally speaking, is good now. It will be good for another month. We have that month in which to get busy—the busier the better—and pound it home in the minds of the public that if they want to prosper during the coming year they must, every last man of them, start out with the determination to buy what they want when they want it. Prices are down. There is no need of looking for them to go any lower, because if we do, then none of us will have the money to take advantage of them. On the other hand, if everybody buys what he wants, there will be work for everybody. And if everybody keeps on buying what he wants, there will continue to be work for everybody.

The water is already out of high prices. More than water has been let out of them. We cannot continue to manufacture goods at the prices at which many commodities are now selling.

This is not intended to advocate another buying orgie of the sort seen last year. We have had enough of that sort of thing—far too much of it. But we have also had

too much of hunger-striking. What we need, what the nation and the whole world needs, is normality.

Normality of demand will bring normality and consequent economy of manufacture; and prices, wages and the rest will in time rearrange themselves on a basis of normality. But nothing can be normal, or ever will, while we, the sheep, are rushing madly between the two extremes of commercial gluttony and business starvation.

One man acting normally, talking normality, will encourage another to do the same. It requires only a little leaven of common sense to leaven the whole nation. You jewelers are business men of mark in your communities. You have influence if you care to use it. Your opinion will be accepted and acted on by many of your friends and acquaintances. Their action in turn will influence that of others.

But you must make up your minds as individuals, and must act as individuals. There is no use waiting for the crowd, for if you do you will find the crowd waiting, too. If only a few of you take the trouble to act on this suggestion, some good will be accomplished. If all of you decide to act upon it, an unguessed amount of good will result.

There is not the slightest reason why 1921 should be anything but an unusually prosperous year for Canada. The nation is capable of producing goods not only to the total value of the goods it consumes, but with a nice little balance over for export, to pay the debts of pre-war years. If you and I maintain a demand for the other fellow's goods, we make it possible for him to maintain a demand for our goods; and there is no reason for thinking that under the circumstances he will refuse to do so. But if we fail to maintain a demand for his goods, how can he do otherwise than fail to demand ours? We must decide and act as individuals, and no one can guarantee what the other fellow will do. But it is just as easy to decide and act along the lines which make prosperity possible as along the lines which make it impossible.

Balloon is Down

Let us all, then, first wipe out of our minds all that the newspapers have been telling us about lower prices that are still to come. That was all right while things were inflated. But the gas has been let out of the bag. The balloon is down. The prices the newspapers are still talking about, parrot-like, are not low prices—they are the highest prices we could possibly pay for anything. They are the price of artificial deflation, which is only to be bought at the cost of business stagnation, higher per-unit costs of production, unemployment, starvation, a set-back of about five years of national growth, the loss of millions through unproductive capital, insolvency for many business firms, both large and small—panic!—"hard times!" Does that sound like a "low" price?

We need not pay that price. We can avoid it by refusing to consider it, by buying what we need, and encouraging others to buy what they need, by explaining the truth about the present price situation, which has made the present a better time to buy than is likely to be known again for years.

We are a strange race, we humans. We rush to buy in a rising market. We withold our buying in a falling or fallen market, and will not buy until it begins to rise again—until it has risen sufficiently to show that it is in earnest. Many people scrambled for goods a year ago which they could buy now at a much lower price. Many people are refusing to buy goods at their present prices, and will probably pay much more for them, a year or so from now.

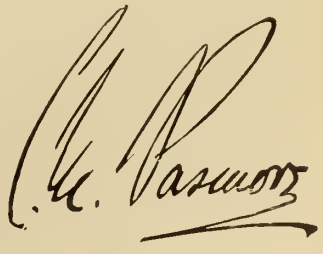
No Panic This Time

All this, of course, is painting the case in its extreme colors. Whatever happens, it is entirely probable that people will continue to live, somehow. But there is a brighter prospect than that, fortunately. Panics have come before. They have been seen coming, and no one has moved to avert them. Now, however, the case is different. The possibility of a panic again confronts us—but will it eventuate? I think not. People have seen the signs, and already action is being taken to avoid trouble. People—that nebulous individual, "the consumer," who is yourself and myself and the other fellow—are beginning to realize that if we all hunger-strike and keep on hunger-striking we are going to rue it. And in consequence, a little frightened at the prospect, we have begun to buy again. That will help things. If we keep it up, that will mend things.

It is a matter for intense gratification that the jewelry trade has been in such splendid shape as the last few months have shown it to be. But let us not rest on our satisfaction. You may not consider it of great importance to you whether or not the other merchants of your community are doing or are likely to continue to do good business. But it is. It is of very great importance. No business can exist independent of all others. The people who make leather products and metal products and wool and cotton products and food products, and the people who transport and market them—they are your customers. And if you refuse to buy their goods and they refuse to buy one another's goods, then be sure that they will not long continue to buy your goods. But if you buy of them and they buy of one another, then they will also buy of you.

Frankly, this is propaganda. It is propaganda which I am asking you to pass on to all with whom you come in contact, by your actions as well as by your expressions of opinion, and by your advertising—for your own good as well as for the other fellow's. If you do this, then there can be little question of the resultant improvement of conditions and a realization of that prosperity which I wish you all, both for this Christmas season and for the New Year.

Yours faithfully,



Germans Gaining Trade

"One impression I had not expected during my recent visit to England was the number of German business men I met in London, looking for business, and apparently doing it," said Mr. Wm. M. Birks, who returned recently from a business trip to England. "While I was in London I met a number of German business men whom I had known both in England and on the continent before the war. It came as a surprise to me to see so many of them in London. They were there evidently anxious to resume business relations, and so far as possible, forget the past.

"More than that I was surprised at the attitude of the average English business men toward their recent enemies. Their attitude evidently was that they would fight them as hard as they could while they were fighting, and then have it over. So far as business matters were concerned, these German business men were being received on a business basis, although I do not think they were being received much socially, as they were before the war. I met one big German business man whom I had known a long time and who had written me very bitterly at the beginning of the war, convinced that Germany was right and we were all wrong. Bnt he was in London, apparently pleased with his reception, and evidently doing business, while the other Germans I saw in London seemed to be anxious to re-establish business and friendly relations, and pleased with the success they were meeting."

Mr. Birks said that he had been struck by the quantity of German goods he saw in London shops. "I saw a lot of these goods," he said, "but I did not buy any of them. The English attitude toward the Germans seems to differ from ours in Canada. When it comes to business, if the prices are about the same the Englishman will buy English goods, but if there is a marked difference he will buy the German stuff, and the Germans are making every effort to get back into the British market.

"Another very notable feature that struck me in my discussion with many leading London business men," said Mr. Birks, "was the general hope they expressed that Mr. Lloyd George would not yield too quickly to the demands of the coal miners. The feeling was generally expressed that if the Government had to fight the miners and other labor elements they had better fight it now, and fight it to a finish."

As to business conditions in England, Mr. Birks said that Great Britain was by no means comfortable yet. He found prices of everything abnormally high, and a feeling on all sides that the country was going to face a very hard winter, with an unusual amount of unemployment.

"I met many large employers of labor," said Mr. Birks, "who told me they feared that during the winter they would have to turn off a great many of their employees for lack of business. They said they did not want to do this, but if present low production, with short hours and high wages, with high costs of production and everything else continued, it would be very difficult for England to retain her foreign trade—in fact the feeling seemed rather general that unless matters improved Great Britain would lose a great deal of her trade, which would be a disaster to all concerned.

"I suppose England will muddle through, as usual," said Mr. Birks.

GIFTS THAT LAST

A party of thirty-two students of the Department of Glass Technology, Sheffield University, has been touring the United States and Canada, studying glass-making and conditions here.

Canadian Jewelry Imports

	Month of Aug. 1919.	Month of Aug. 1920.	Five Months Ending August 1919.	Five Months Ending August 1920.
Clocks—				
United Kingdom	697	2,189	4,412	4,239
United States	77,402	54,229	270,236	343,912
France	.....	.....	1,087	1,413
Japan	204	408	705	4,295
Other contries	.....	2,041	60	6,586
Totals	78,303	58,867	276,500	360,445
Clock and watch keys, movements and cases—				
United Kingdom	23	923	166	2 201
United States	2,983	12,608	14,796	80,545
Japan	.....	.....	.....	.....
Other contries	.....	345	5	373
Totals	3,006	13,876	14,967	83,119
Watches—				
United Kingdom	463	198	1,363	1,673
United States	1,626	5,950	5,283	12,048
Switzerland	6,604	12,125	18,517	68,190
Other countries	.....	130	926	2,508
Totals	8,693	18,403	26,089	84,419
Watch actions and movements and parts thereof—				
United Kingdom	882	586	4,149	5,377
United States	82,055	84,696	399,966	373 647
France	356	9,267	356	21,586
Switzerland	51,745	109,053	286,874	593,556
Other countries	.....	139	.....	139
Totals	135,038	203,741	691,345	994,305
Watch cases and parts thereof—				
United Kingdom	.....	173	760	1,063
United States	18,777	18,890	76 017	85,246
Switzerland	3,366	11,153	27,288	56,099
Other countries	237	6	240	1,582
Totals	22,380	30,222	104,305	143,990
Moulded and cut glassware—				
United Kingdom	1,012	11,254	5,248	20,689
United States	38,987	92 201	233,513	409,434
France	.....	3,257	182	9,456
Japan	.....	18	406	218
Other countries	401	4,900	1,373	9,604
Totals	40,400	111,630	240,722	449,401
Electro-plated ware and gilt ware, n.o.p.—				
United Kingdom	3,945	53,183	15,947	162,543
United States	15,693	23 234	91,005	90,492
France	26	945	875	5,548
Other countries	7	29	122	204
Totals	19,671	77,391	107,949	258,787
Sterling or other silverware, n.o.p.—				
United Kingdom	2,802	34,539	18,667	150 867
United States	8,253	4,580	28,297	42,849
France	.....	382	932	2,606
Other countries	.....	505	.....	891
Totals	11,055	40,006	47,896	197,213
Silver bullion unmanufactured—				
United Kingdom	.....	119	.....	228
United States	570 532	77,709	1,853,503	1,068,106
Totals	570,532	77,828	1,853,503	1,068,334
Jewelry, n.o.p.—				
United Kingdom	3,160	38,198	9,999	115,064
United States	82,742	70,554	367,912	373,670
France	669	9,369	10 467	68,578
Japan	1,304	2,215	6,365	16,720
Other countries	18	2,552	392	8,573
Totals	87,893	122,888	395,135	582,605
Diamonds, unset—				
United Kingdom	269,054	196 572	847,175	963,210
United States	18,921	10,080	26,805	72,654
Belgium	.....	14,109	.....	57,716
France	23	.....	7,191	434
Netherlands	114,404	60,524	303,707	221,822
Other countries	.....	1,445	.....	5 453
Totals	402,402	282,730	1,184,878	1,321,289
Precious stones and pearls and imitations thereof, strung or not, but not mounted or set—				
United Kingdom	120,349	2,043	158,275	183,236
United States	14,378	19,502	42,402	74 809
B.E.I.—India	.....	.....	27,393	.....
France	5,663	22,786	35,923	113,741
Germany	.....	.....	1,296	8,029
Italy	353	2,794	1,577	7,390
Japan	2,508	8,519	6,038	27 065
Switzerland	.....	98	.....	2,040
Other countries	.....	682	.....	2,132
Totals	143,251	56,424	272,904	418,442

THE TRADER

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Marriage License Muddling

IT is difficult to see just what public benefit would be occasioned by removing the issuance of marriage licenses from the jewelry trade and confining it solely to municipal and governmental officials. It is generally admitted that the existing system of appointment of issuers has been anything but satisfactory. Too frequently political "pull" has figured in the appointments; some, quite deserving, have been unable to obtain the privilege; others, also deserving, have been compelled to exercise what "pull" they might have to obtain what should have come to them as a matter of course; still others, in no wise deserving, have been able to get appointments through "pull" alone. This state of affairs unquestionably is open to remedy.

The present question, however, is whether the proposed change would constitute any remedy, so far as the public is concerned—and it is the public which should receive primary consideration. The average man in search of a marriage license knows that he is likely to be able to obtain one at a jewelry store. He probably knows also that they are obtainable from certain public officials, but he does not usually know who these are or where they are to be found. If the issuing of marriage licenses were confined to public officials as one of their minor duties, the principal effect would be to inconvenience quite unnecessarily that deserving individual, the young-man-about-to-be-married.

If there is one thing more likely than another to be of embarrassment to a man, it is going about asking friends—and strangers—where he can obtain a marriage license. As things are now, he doesn't have to ask. He does a round of the jewelry stores until he finds one with a sign in the window proclaiming "Marriage Licenses Issued Here." But if the issuance of these is to be relegated to the obscure environs of some petty municipal or government official, the blushing groom-to-be is liable to do considerable blushing before he succeeds in obtaining the desired permission to commit matrimony.

After all, he's the man who is paying for this work. Surely his feelings deserve some consideration. As a hasty opinion, we would be inclined to suggest that the issuance of marriage licenses should be made the recognized prerogative of all jewelers, since that trade is the one which is now generally recognized in this connection. There could then be no hard feelings concerning appointments, nor would there be any "button, button, who's got the button" secrecy to embarrass the man who is paying the score.

The matter is one with which the Ontario Jewelers' Association might profitably deal, before it is too late.

GIFTS THAT LAST

It's Up to You

IN conversation between an out-of-town jeweler and a member of the Trader staff recently the subject of phonographs happened to crop up, and the jeweler expressed curiosity as to the success of this line in a jewelry store. The Trader man cited some of the instances of exceptional success which had been dealt with at length in the Phonograph Department of this paper. The jeweler was interested—and also surprised. He had never read the articles in question.

It may be that The Trader is primarily to blame for failing to play up with "splashy" headlines such striking examples of success by jewelers in the phonograph game. On the other hand, however, these articles have not been hidden away. They have each occupied a page or more of space, usually with illustrations. Our advice to jewelers is that if they are in the slightest degree willing to do more business and make more money, they should look twice before passing up any article dealing with business methods and success, no matter in what department of The Trader it happens to appear.

How would it be, then, if you were to turn *right now* to page 69 of this issue and judge for yourself whether there is anything to interest you in Mr. Jeanneret's experience in turning phonographs into gold?

GIFTS THAT LAST

November Meetings of Executive

TWO meetings of the executive of the C.N.J.A. were held last month at the first of which President Ellis gave a resume of the western tour and spoke enthusiastically of the wonderful welcome tendered by the trade. A long discussion took place over the proposal to have exhibits by manufacturers in connection with the convention in Winnipeg on Feb. 22, 23 and 24. A very strong sentiment against such an innovation was expressed by Mr. Julien Schwob of Montreal and concurred in by practically the entire executive. It was accordingly decided that a recommendation should go to the Manitoba Association explaining the views of the executive. It was pointed out that the presence of exhibits would tend to detract from the interest taken in the convention proceedings and that the proposal threatened to commercialize the organization, a tendency that could not be too severely checked.

A report was received on the publicity campaign and a large amount of routine business disposed of.

The second meeting was held at the National Club and was attended by Messrs. M. C. Ellis, W. J. Barr, Thos.

Roden, W. G. Young, James Ryrie, Gordon McLaren, M. T. Ellis, H. B. Kent, J. W. Millard and the secretary. The topic under discussion was the presentation of a case for the jewelry trade before the Tariff Commission. It was decided that it would be unwise for the C.N.J.A. to offer any representations on tariff matters as it was impossible to secure the views of the general membership, and it was felt that the National executive should not take a position on matters that might be controversial.

The secretary read a memorandum he had prepared on the luxury tax question which was highly approved.

Messrs. M. C. Ellis, James Ryrie and the secretary were appointed a committee to arrange for the presentation of the case and also to act in conjunction with other trades in making a joint appeal to the Government to repeal the luxury tax legislation.

It was later considered desirable that no steps should be taken at the present time which might tend to create a public discussion on the luxury tax as it affected the jewelry trade. It was felt that if the jewelers presented a memorandum to Sir Henry Drayton and it was commented upon at the present, the public mind would be influenced in the direction of buying other goods as gifts and it was accordingly arranged to have a deputation visit Ottawa after Christmas and present an argument there, Sir Henry having acquiesced in the proposal.

GIFTS THAT LAST

We Have Done It

SAYS a writer in *System*: "If I were a merchant, I would get together with a dealer in a neighboring town and agree to let him know my criticisms of his store if, in return, he would give me suggestions as to how I could better my own business."

It is gratifying to hear someone advocating the doing of what one has already done—for that, in its broader sense, is what the jewelers of Canada have done in forming the Canadian National Jewelers' Association; only, instead of the agreement being between two jewelers, as many as are so minded may join in and participate in the benefits. Even bringing it down to the narrower and more particular application of the above idea, the C.N.J.A. still offers peculiar advantages in its district meetings, and provincial and national conventions, at which one meets fellow-craftsmen from near and far and is given unusual opportunities to become acquainted with someone who would enter into some such personal agreement as that advocated by the writer in *System*.

GIFTS THAT LAST

A "Nigger" in this Woodpile

FROM the famous Nobel laboratories at Hamburg comes the information that German chemists have solved the riddle of the diamond and are able to produce stones synthetically at forty per cent. under the value of the mined stones. It is stated that these are to be put on the market at a price just sufficiently under that taken by the syndicate to break the syndicate's monopoly.

All of which is intensely interesting—but not exciting.

The first element of doubt is that none of these stones have been shown to anyone outside the inner ring of the Nobel plant. The second is that the announcement comes (as did that from Paris recently announcing the pearl's "loss of popularity") at a time when many wonderful and costly gems are being thrown on the market—the property either of deceased Russian noblemen, or of impoverished European aristocracy.

Gem speculators are not above any of the market-rigging tricks common to the stock market fraternity. There are magnificent pearls and diamonds to be purchased in Europe just now: an assortment that may not again be on sale in the world at one time for many centuries to come. The more doubt that is cast on their investment value, the less competition there will be for their purchase, and the lower the price for which they may be obtained. So reasons the market-rigger, the speculator, who has money to invest and wants to get the most value for it.

It may not be too fanciful to picture the speculator as having a finger in this unconfirmed Tueton tale of artificial diamonds. We will be quite willing to believe in these diamonds—when we see them.

GIFTS THAT LAST

A Brain-Wave from Brussels

PROFESSOR CASSEL of Stockholm, in a memorandum to the Brussels conference on finance, comes to the highly entertaining conclusion that (a) it is to the common interest of the world to prevent gold from rising again in value, and that (b) a greater production of gold is required from the mines of the world.

Since many mines are now closed because they cannot operate at the present high cost of production and low price of specie, it is difficult to see how Professor Cassel proposes to bring about an increased production with the price of gold still anchored to its pre-war value of $20.67 per fine ounce. In fact, the professor himself does not quite see how it is to be done.

One must conclude that the only method approved by experts of the professor's type is that approved by bankers, who have been everlastingly crying for "deflation"; preferring, apparently, to wreck business by dragging prices and wages down to pre-war levels, rather than adopt the simple expedient of either raising the price of gold arbitrarily to a point comparable with commodity prices, or of freeing the markets and letting gold find its natural level.

The attainment of so simple an end in so hideously grotesque a manner is strangely reminiscent of a Heath Robinson drawing.

GIFTS THAT LAST

No Stamps Needed

IT was surprising to us to find how many men there were in the jewelry business who did not know whether or not they would have to buy excise stamps and affix them to their sales slips after November 1st. After all the publicity that had been given the matter of luxury tax, we had thought that every jeweler was seized of the fact that the trade had escaped the necessity of issuing sales slips, and by paying a turnover tax, had obviated any chance of being required to use stamps. But there were many enquiries last month and a number of telegrams, and the uninformed dealers were not restricted to the retail trade either. Much of the misunderstanding was caused by Internal Revenue officers not sufficiently acquainted with the law they were expected to administer, and it has rather been a compliment to the jewelry trade that in several districts, the Internal Revenue official has got into the habit of calling on the secretary of the local jewelers' association to find out what the law really is.

But the stamp nuisance was avoided, and perhaps those who accused the National Association of falling down in connection with the exemptions on cheap clocks, etc., will admit that the jewelry trade was saved from at least one petty annoyance.

The Publicity Campaign

FUNDS to the amount of $6,773 have been subscribed to the publicity campaign of the jewelry trade to date, the returns by provinces being as follows:

Ontario, $3,925; Quebec, $1,227; Manitoba, $780; Nova Scotia, $220; Saskatchewan, $220; Alberta, $160; British Columbia, $126; New Brunswick, $105; Prince Edward Island, $10.

The report last month was $5,372, showing receipts of $1,351 during November. There still remains a large proportion of the objective to be realized, but returns are still to come in from several centers where a subscription list is being promoted by district or provincial organizations. By the end of the year it is expected that the entire amount will have been subscribed and the campaign will be continued for the balance of the year. At the Winnipeg convention in February the time will be opportune for discussing the whole question, and determining a course of action for the future.

There has been a steady demand throughout the month for the advertising material shown in the "Jeweler's Record," and business should certainly be stimulated in sections where the advertising question has been taken up in earnest. Over 500 "Gifts That Last" signs have been distributed, along with a large quantity of stickers, window slides and transfer signs so that the slogan should be well brought to the attention of the public.

The subscriptions by provinces follow:

ONTARIO.

Already acknowledged	$3,370.00
Roden Bros., Toronto	150.00
Kinnion & D'Esterre, Kingston	50.00
Electric Chain Co., Toronto	50.00
Smith Bros, Kingston	25.00
G. G. Nettleton, Ottawa	15.00
Alex. Gibson, Peterboro	15.00
Elliott-Bishop Co., Toronto	15.00
R. Patterson, Kincardine	15.00
W. Cowdrill, Toronto	15.00
J. Pequegnat & Son, Stratford	15.00
Norval F. Bobb, Stratford	15.00
Jno Welsh & Son, Stratford	15.00
F. B. Steacy, Brockville	10.00
Wm. Coates & Son, Brockville	10.00
T. Blackburn, Belleville	10.00
J. R. McCurdy, Belleville	10.00
Breadner Mfg. Co., Ottawa	10.00
Wm. Andrews, St. Mary's	10.00
Merker & Co., Toronto	10.00
F. J. White, Walkerville	10.00
W. A. Johnstone, Listowel	10.00
J. G. Collinson, Dundas	10.00
C. Kilpatrick, Toronto	10.00
J. A. Borbridge, Belleville	5.00
W. McCandless, Kingston	5.00
C. J. Larkworthy, Mitchell	5.00
R. J. Bastien, Ottawa	5.00
Rowan Co., Ottawa	5.00
T. J. Seaton, Ottawa	5.00
J. Mullen, Toronto	5.00
Toronto Trophy Craft Co., Toronto	5.00
J. E. Garrett, Stratford	5.00
Friedman & Hurwitz, Toronto	3.00
J. Ward, Toronto	2.00
Total	$3,925.00

QUEBEC.

Already acknowledged	$502.00
Smith Patterson Co., Montreal	150.00
Waltham Watch Co., Montreal	150.00
A. Wittnauer Co., Montreal	150.00
Mappin & Webb (Canada) Ltd.	100.00
G. Seifert & Sons, Quebec	50.00
R. Hemsley, Montreal	25.00
Wm. Bramley, Montreal	25.00
F. H. Scott, Montreal	25.00
T. A. Grothe, Montreal	15.00
Roughton & Skelton, Montreal	15.00
J. D. Camirand & Co., Montreal	10.00
Total	$1,227.00

MANITOBA.

Already acknowledged	$770.00
McKinney & Co., Winnipeg	10.00
Total	$780.00

SASKATCHEWAN.

Already acknowledged	$195.00
Crichton's, Limited, Moose Jaw	25.00
Total	$220.00

NOVA SCOTIA.

Already acknowledged	$185.00
A. M. Ross, N. Sydney	25.00
F. C. Bezanson, Sydney	10.00
Total	$220.00

ALBERTA.

Already acknowledged	$140.00
Castor Jewelry Store, Castor	10.00
Peter Borud, Camrose	10.00
Total	$160.00

BRITISH COLUMBIA.

Already acknowledged	$115.00
W. M. Parker & Co., Kelowna	5.00
Chas. Sims, Courtenay	5.00
Jas. Clarke, Hadley	1.00
Total	$126.00

NEW BRUNSWICK.

Already acknowledged	$90.00
Shute & Co., Fredericton	10.00
Mavor Bros., Fredericton	5.00
Total	$105.00

PRINCE EDWARD ISLAND.

Already acknowledged	$10.00

No Sales Tax on Repairs

IN several of the Inland Revenue districts of the country, Government officials have been notifying jewelers that a 2 per cent. sales tax is payable on the output of watch and jewelry repair departments. Reports to this effect have been received from London, Sherbrooke and other places although no instructions had been received at the Toronto office. The matter was at once taken up by the C.N.J.A. with the Deputy Minister and the following ruling has been received:

"Bona-fide retailers who make repairs in their repair departments will not be subject to sales tax on repairs made by them.

"Sales tax of 2 per cent. will be applicable at the time such firms purchase raw material from the manufacturer and 1 per cent. when purchased from the wholesalers. No sales tax will apply either on the labor or materials when used in repairs by such bona-fide retailers."

Seconds out of the Ring!

Playing the Game

A RECENT example of unfair business methods is that in which the jewelers of a certain Ontario town found themselves facing competition in the shape of a merchant who sold taxable jewelers' wares without collecting or making returns of taxes on them.

This man ought to be reported to the Department right off the bat.

The jewelers of the town in question hesitated to report him for the reason that it seemed like not "playing the game" to tattle on a brother retailer.

My own opinion is that they need have no qualms of conscience on that score. The merchant who would descend to business methods of the sort described has ruled himself out of the "game" and deserves no sporting consideration. He is a menace to his community since he puts a handicap upon business integrity and encourages dishonesty. Any decent, law-abiding member of the community need have no more hesitation in reporting his practices than he would in assisting a policeman to arrest a thief.

GIFTS THAT LAST

The Cancellation Curse

CONDITIONS in business at the present time have been responsible for the introduction into the Canadian trade of an evil that has been long recognized in the United States, but is practically unknown in Europe. I refer to the practice of cancelling orders. How any business man can justify such a method of carrying on, I am unable to see, and it would be well if the National Association were to make a pronouncement upon the subject before it becomes so widespread and common that checking it becomes very difficult. If the retailer cultivates the habit of cancelling his orders or returning goods whenever he feels so disposed, he will concurrently get into the way of ordering goods without regard to whether he will ever sell them or not. If he can return them without question, what's the use of worrying whether he make his order too large?

But a moment's reflection will probably give him a new angle on the situation. Supposing he place himself in the position of the wholesaler who has ordered his goods from abroad and hasn't a chance on God's green earth of cancelling! It simply means that the wholesaler is compelled to hold the bag and get out of the difficulty as best he may.

Or take the manufacturer who keeps his factory going and turns out a heavy stock, relying upon a nice line of orders his travelers have turned in. A slump comes and the orders are cancelled. The manufacturer is simply up against it and, unless he can get a good line of accommodation, is forced to the wall.

There should be a strong stand taken against the cancellation evil and that right quickly.

At the same time it might be pointed out that for several years, retailers have been warned and advised to keep their stocks as low as possible and their assets as liquid as possible. Now some of them find that they have more goods than they can hope to dispose of. And others are short of stock but holding back their orders until they see which way the cat will jump. My best bet is that a lot of retailers are going to be caught short of goods this month and that there will be a merry lot of last-minute orders piling in to the factories.

GIFTS THAT LAST

No Sign of a Scrap

THE undersigned has been endeavoring for several months to pick a really man-sized "scrap." He has tackled quite a number of questions in a more or less belligerent manner, but all to no avail. He is forced at length to conclude either that his contentions meet with unanimous approval on the part of those who are sufficiently thick-skinned to read this page without suffering fatal injury; or that his physical proportions, so artistically portrayed above, have struck terror into the hearts of those from whom a battle might otherwise be expected.

Of course there is a third alternative explanation—which is that nobody, so far, has troubled to read this page.

Horrible thought!

However, "The Scrapper" is not always in a disagreeable mood. The most abandoned "pug" that ever performed in the squared circle has an occasional flash of beneficent feeling, and I, who am one of the least abandoned (and who am not really a "pug"), have them frequently! I am having one right now. It is a sincere wish that every one of you, and especially those who follow my vaporings from month to month, shall enjoy this season the most gratifying holiday business and the merriest of Christmas days; and that the New Year to come shall be the brightest and most prosperous in all your experience.

The Scrapper

Paris Still Leads the Way

Artists of the Rue de la Paix are Turning Out More Wonderful and More Exquisite Jewels than Ever Before—A Wide Variety of Choice Offered

By Doris Hemming, Paris Correspondent of The Trader.

NEVER, since women were, have men made more exquisite jewels for their adornment than have the Parisian craftsmen of to-day. The jewels that gleam with their soft splendor from the wonder-windows of the rue de la Paix, are set with a taste and refinement that has never been known before. For the jewelers of Paris are artists in every sense of the word. Their discrimination is so sure that they are able to cull the rare gems of art from a mass of overwrought antiques, and with a master-touch of their own, adapt them to the fashions of the time. Possibly the use of detail was never more restrained, and therefore such designs as are eventualy chosen must involve the discard of dozens which have been tried in the balances and found wanting.

The demand for jewelry is much more *recherché* than before the war; and artists are obliged to seek their inspiration among the best that the Louvre contains, and then refine their ideas in order to satisfy the capricious taste of the modern woman. Where the average watch purchased before the war was a thousand francs it is now five or six thousand, and the better models run into such small fortunes as fifty thousand francs and more. The same applies to rings, pendants and bracelets, where my lady insists upon a selection of fifty designs instead of five, and demands that her purchase be not duplicated in all Paris. Truly the imagination of the Parisian workman is over-taxed!

SIMPLICITY THE KEYNOTE

As one loiters down the rue de la Paix, irresistibly attracted by the magnet that lurks in the heart of every diamond, one is forcibly struck by the extreme simplicity of all the window displays. The finest stones are set with an invisible mounting, as if clasped tightly by a prong at either side. The effort apparently has been to secure large stones of great value, rather than to invest money in elaborate setting.

With greater taste than she displays in her gowns, the Parisienne avoids all hint of exaggeration in her jewelry. Stones are accordingly mounted much lower than in America, and depend upon the devices of the craftsman to give them their full brilliance. One medium sized diamond, for instance, was mounted on a circle of spreading claws, which gave the impression of a diamond twice the size when seen from a distance. Generally speaking the height of the mounting corresponds to the size of the stone, although occasionally one finds elaborately crusted platinum designs.

Diamonds are still the most worn of all the precious stones, combined with pearls, sapphires, onyx, rubies and emeralds. The fad for amethyst is on the wane and one sees very few topazes or opals in the rue de la Paix. The turquoise is used only for effects requiring great splashes of color, and rarely for small settings such as rings and brooches.

The mode has now reached the extreme point of simplicity which demands rivers of gems above all else. These unbroken bands of light are used to make every feminine adornment in turn, now for bracelets and rings, again for necklets and brooches, and even as the main *motif* of a costly diadem. The same inspiration is even found in the settings of rings, where a large flat stone is surrounded by a fine line of brilliants, or a diamond is encircled with sapphires or emeralds. Bracelets may be supple and jointed or in a perfect circle, but in either case the prevailing design is the river of stones run between narrow lines of platinum. Occasionally the stones are varied, and diamonds contrast with sapphires, emeralds or rubies. Again they are varied as to size with the most important stone in the centre and the others graduating away. Another device is to place large stones at intervals, with little stones in between.

SOME BROOCH PINS

The favorite brooch design is undoubtedly the bar pin, which is thinner and longer than ever. Next in order comes the oblong which gives greater scope for design. Here the lines of stones are apt to cross and recross one another in geometric pattern, or break away into lacy effects far removed from the severity of prevailing straight lines. Here we have a basket of fruit, there a flower, mounted on fine bars of precious metal or on a mesh that is cobweb fine, for marvellous are the effects that are executed in thy name, O Platinum!

Above all others, the bow knot is preferred among elaborate designs. Louis XV is sponsor for the daintiest bow of all, but ribbons have been twisted in a thousand fashions to give inspiration for the variations that one finds in the Street of Jewels and Dress. Sapphires are combined with diamonds as a rule in these popular bow-knots, but the mode occasionally strays in favor of onyx, emeralds or rubies.

Arrows, in their simplest form are on the wane, although many beautiful examples still linger in the shops to tell the tale, for by their very nature, jewelry fashions are slow to change. The original inspiration has now developed a hundred designs of feathers and arrows intertwined, and always the point unscrews and is attached separately after the pin has been placed. At Boucheron's where the rue de la Paix meets the Place Vendome, a large corsage pin has been admired for several weeks. The *motif* is two feathers with arrow heads, worked in brilliants and sapphires, designed in two parts to be screwed together.

SOME ATTRACTIVE PENDANTS

Boucheron also leads the way in tasselled pendants, which he makes of pearls and slings on a black silk cord half as heavy as an officer's whistle guard. The tassel is headed with a jeweled crown from which fall short strings of pearls in tossed profusion. Or again for evening wear the tassel may be hung from a fine platinum chain.

Pendants really serve as excuse for most of the ornate designs that one finds in Paris to-day. The delicate sunbursts that might have been inspired by the rose windows of Notre Dame are unfortunately giving place to ohnaments more purely drop-shaped. Often the design is merely the setting for a rarely beautiful stone, polished, cut, or even engraved. And so one finds square diamonds cut rather flat and simply; or round, like *gouttes d'eau;* or

pear-shaped, and dangling from the finest link of platinum. Above, around and about the precious jewel the artist has worked his lacy incrustations of brilliants and stones.

One of the anomalies of this Paris is that the exquisite taste is not only to be found behind the plate glass windows of the rue de la Paix and the workshops that are hidden behind the luxurious showrooms. Given the key to the secret one may search and find astounding jewelry in the remoter districts unknown to the elite, for it is from the smaller manufacturers that the big houses obtain their most wonderful wares.

TWO USES FOR EVERYTHING

Some of the rest jewels of Cartier, Arpels et Van Cleef, Pollak Aine, and the rest, come originally from small houses such as Pouchin, 76 rue de Cambronne down in the fifteenth arrondissement. One of Pouchin's most interesting new pendants is a lacy handkerchief corner, folded in points, and worked with the utmost delicacy in platinum and diamonds. Another marvel is a diadem from which the centre spray may be removed at will and worn as a brooch. His *gouttes d'eau* are screwed to stems of platinum when they hang from his snowy pendants, but a simple turn and they are free, ready to be attached to miladi's ear-rings or rings. This point should be specially noted for the quality of the Parisian workmanship requires the mobility of every piece. The more elaborate pendants are hinged at all the important points so that they lie simply on the neck, not straight and stiff as do so many American and Canadian pieces.

Another style that is claiming much attention just now is the *"collier draperie,"* a series of small floral or leaf designs of incrusted platinum forming the front of the collar which is attached at the back by a fine chain.

One of the Pouchin's most interesting novelties is the fur clasp made to fasten the costly neckpieces of ermine, mink or sealskin with which Paris loves to adorn herself. There are heart-shaped designs joined by a chain, or less fragile *motifs* made by twisting rivers of brilliants into bow-knots or semi-geometric designs.

Cameos are still in high favor, and many and delicate are the mountings accorded these favorite shells. A brooch is framed lightly with brilliants, or again a pastel-colored cameo forms the ecntre of an ambitious diadem.

WATCHES WITH PAINTED FACES

Watches are the next preoccupation, and very interesting they are, with their painted faces and delicate mountings. In a certain sense, *la mode* is launched by Georges Meyer of the Boulevard Sebastopol, who, like the smaller manufacturer of brooches and bracelets, is the power behind the rue de la Paix. The most striking novelty of the Meyer collection is the *montre pendantive*, which brings us back to the days when watches were pinned to the blouse before all the world determined to wreck their movements on the turn of the wrist. Fashion repeats itself but never exactly, so the new watches are mounted on bands of black corded ribbon akin to the wristlets that are still so much in vogue. As a rule the ribbon band is straight and fairly short, crossed by bars of brilliants and attached with a Louis bow-knot or a simple geometric *motif*. Again the watch may swing from a loop of ribbon folded in a V and fastened with two tiny pins to the blouse. The ribbon may even be dispensed with in favor of a platinum and brililant *motif* from which the miniature watch hangs like a pendant.

The wrist watch still predominates, however, and here the workers have lavished all the engenious contrivances of their fertile minds. The watch face should be painted after a Boucher or Watteau in the Louvre, and the sides should be set with a line of brilliants. Ladies' watches are very small and preferably square, oblong or oval than round in shape. The oblong effect is often achieved by finishing a square watch with bands of brilliants at the sides to fasten them to the ribbon. Often an extra ornament in the shape of a buckle of brilliants is added in the middle of the ribbon.

MANY STONES IN USE

Set aside the fascination of diamonds, onyx and precious stones and there still remain the attractions of jade, coral, smoked amber, ivory, and crystal, which are used to make a thousand trinkets and accessories. One of the smart dressmakers combines *eau de nil* and violet in her latest evening gowns; and to please her, a jeweler in the rue de la Paix has designed a clever necklet of jade with bands of amethyst. A cross is made of crystal with a floral design worked in platinum on the beams. Crystal again makes a wonderful cigarette holder, bound with fine bands of onyx between lines of brilliants. Match boxes and cigarette cases are also made of ivory adorned with clasps and hinges of brilliants or flowers worked in colored stones.

Paris is not the largest jewelry centre of the world, nor is it even a great market for precious stones. It is, however, an unfailing source of inspiration for the world of feminine adornment, in which the Paris jewelers hold a place second to none. During the war the output of the French jewelry industry fell away to a fraction of the normal figure, but with the shadow of tragedy now slanting behind them, these ingenious craftsmen are rapidly regaining the peak of perfection with which the world accredited them before the war.

GIFTS THAT LAST

The Real Salesman

One who has a steady eye, a steady nerve, a steady tongue, and steady habits.

One who understands men and who can make himself understood by men.

One who turns up with a smile and still smiles if he is turned down.

One who strives to out-think the buyer rather than to out-talk him.

One who is silent when he has nothing to say and also when the buyer has something to say.

One who takes a firm interest in his firm's interests.

One who keeps his word, his temper, and his friends.

One who wins respect by being respectable and respectful.

One who can be courteous in the face of discourtesy.

One who has self-confidence but does not show it.—The "Salt Seller."

Perhaps you think that you have detected all the leaks and waste in your business. But don't be too sure! The wise man uses all of his own brain power which he can command, and buys all of the brain power of other people which he can afford to pay for. Then, too, detecting and stopping leaks is not so much a matter of having an eagle eye and good judgment yourself, as it is of system kept in active operation, and the habit of encouraging your associates to think out ways and means whereby practical time-saving methods may be put into actual operation. Do you encourage such suggestions and weigh them carefully before adopting or turning them down?

GIFTS THAT LAST

An interesting discovery of nickel in South Africa, which may be of economic importance, is reported upon in "The South African Journal of Industries."

Bracelets for Everyone

By Estelle Arnold.

BRACELETS will not only be worn this winter, but, I believe, will continue to be increasingly popular. The fashion is still in its infancy in this country, though gradually creeping to the fore. Paris and London are wearing bracelets in every conceivable manner: on the wrist, midway between wrist and elbow, and on the upper arm. There is the other extreme—the anklet or bangle worn at the ankle, below the knee. I noted in the early part of the year how the jeweled ornament of the dancing slipper was gradually creeping into the form of an anklet, and it is so. Therefore, the jeweler need not be embarrassed with the request for bracelets and bangles, to be worn in any of these capacities.

Whence do such fashions emanate?

We look to the famous ateliers for our gowns. Their artists take as their models not only women who are naturally beautiful, but those who may be made so by their art. So are creations brought to life, and we no longer wonder why Madame B, whom we have always regarded as quite plain, has attained by her gown and its accessories the reputation of a beauty. The doubter need but turn to the stage to be convinced of the truth of this. So we may truly say that the really popular fads and fancies in the world of fashion are wrought by those artists whose word is law in the matter of costume and its accessories as shown behind the footlights—especially in the musical comedy, and more elaborate extravaganza, whose faulty lyrics are compensated for in the gorgeousness of the staging and costuming.

Does the lady admire her bangles? Useless question. She is Eleanor Painter, prima donna in the revival of "Florodora," which is causing such a sensation in American theatrical circles. The color scheme of her battery of bangles will be found in the accompanying article. Note also the comb which graces her hair; also the fan.

It is not an infrequent occurrence for an actress, in her early efforts, to attract considerable notice by appearance alone, and to succeed as much through taste in adornment as through beauty in face and form. Every article of the toilette contributes to this effect, jewelry being as essential as any other componet part of the ensemble, and more effective than many of them, if properly used.

That the arms have been studied carefuly and the bracelets placed so that every movement brings them into play and adds a personal charm to the wearer, is noted in the accompanying portrait of Eleanor Painter, prima donna of the Florodora Company. The revival of this production contemporaneously with the revival of the vogue for bracelets was particularly apt, and each is doing much to assist in the success of the other, since bracelets form an essential bit of "local color" in Florodora.

The original manner of wearing these bracelets may best be conceived by picturing in your mind's eye the effect of a color scheme of jade and coral, the latter in the daintiest of its pink coloring, the former in a soft, glowing green, as well as in darker shades.

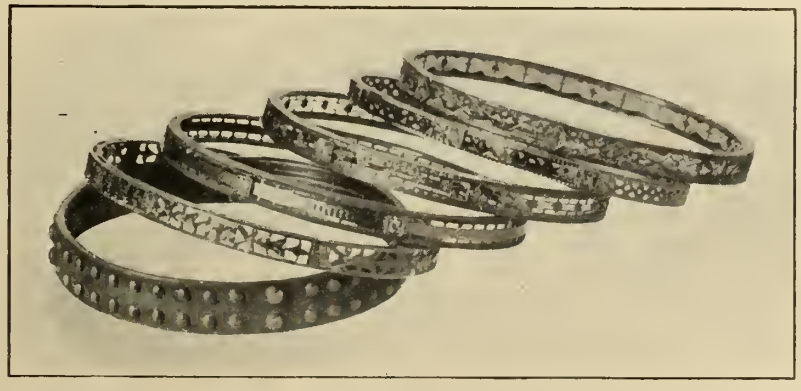
On the right arm the bracelet is of coral, the clasp of which is a mounting of platinum and diamonds; the second is of carved Chinese jade; the third, of a dark, rich green jade. On subsequent study it was found that the order of dark green, pink, and pale green on this arm was a better combination. They are now so placed.

On the left arm the first in order is a gold bangle bracelet falling close to the hand; second, the coral band; third, the dark green, and fourth, the Chinese jade of pale green.

The general effect of these barcelets is so entirely pleasing that it is needless to say there will be many imitators in these colored bands to accord with the gown, as this little fad was quite perceptible in the audience.

In the grand ensemble—the finale—Miss Painter's *piece de resistence* is a diamond bracelet in keeping with the elaborate gown of cloth of gold. It will therefore be seen that the bracelets possessed by this one actress are displayed with taste and judgment.

Where it is left to the management to dictate as to what jewelry may or may not be worn, it is noted that bracelets have won the choice. In the very latest musical production of the moment—at this writing in its first week—the following is seen: On the right arm, midway between wrist and elbow of the fairy dictator is worn a rounded bracelet of glittering gems, to which is daintily attached, as if by accident, flowing chiffons in tones of rose pink varying from the palest shade. The hand extended holds her wand, thus attracting attention to the bracelet, which, needless to say, gains its just due of



Bangles priced at from $26 to $140, of gold and platinum, and gem-set. The gems are placed at three points, visible from front, side, and rear. What happens if the wearer permits the bangle to turn so that the gems face principally inwards is a secret that each must solve for herself.

Flexible, all-platinum bracelets. Upper, 7 large and 96 small diamonds; middle, 13 large and 93 small diamonds; lower, 31 large graduated and 60 small diamonds. Why worry about the Russian crown jewels while pieces like these are turned out by modern workmen?

admiration (and subsequent imitation) from the audience.

Innumerable instances may be cited of the very handsome gem bracelets worn by some of our well-known actresses and musical stars, as well as those in minor roles, including the artists of the screen, who are devotees to the newest modes in the fads and fancies of ornamentation, jewelry being one of their weak points. Bracelets are especially favored, being adaptable to disguise an imperfect contour as well as to display the fine points of the arm—it is all a matter of how they are worn.

frequently taken as her model the beauties of stage and screen.

Following the fad of wearing colored bands to accord with the gown, singly or in several strings, it is but natural that the bracelet should quickly have reached its present stage of gorgeousness, in the wearing of the very narrow band of a colored gem, *en calibre*, between two separate bands of diamonds in platinum mounting; or the diamond and platinum mounting that has for its center line, ruby, sapphire, emerald or black onyx, *en calibre*.

Jewelled and camco-set bangles and a jewelled bracelet which bear a suggestion of antiquity. The central piece above is particularly gorgeous, with its heavy mass of gold richly set with diamonds. Cameos also form an attractive decoration, it will be noticed.

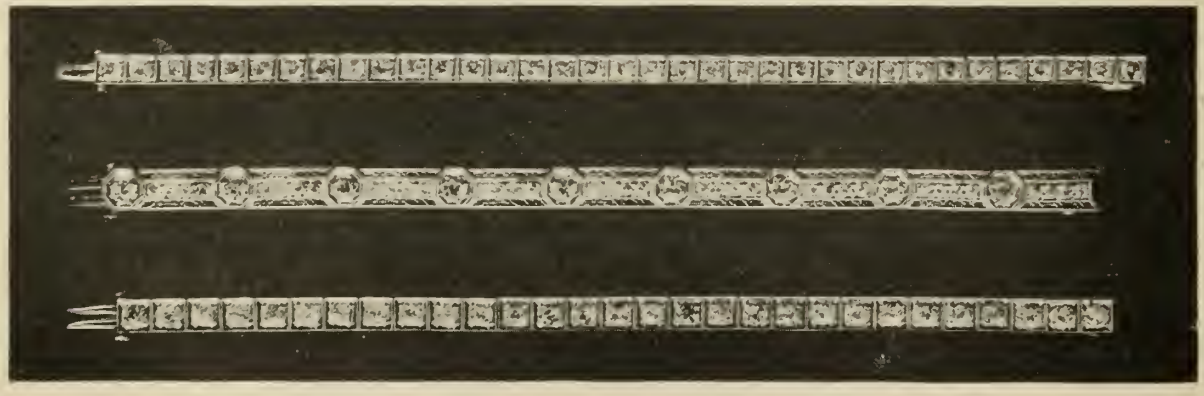
In addition to armlets, quite a few have gem anklets. One particularly well-known musical star wears a diamond-mounted watch in her anklet, which she does not hesitate to display—very daintily and with great effect.

Then we see the very beautiful paste anklets of the depictor of Oriental dances, and to these may be attributed as much of the applause as to the dancer herself. The result is that the onlooker, having had brought to her notice the attractiveness of it all, ventures to evoke the same admiration in her own set; and thus we find arrayed in all her glory the woman of fashion, who has so

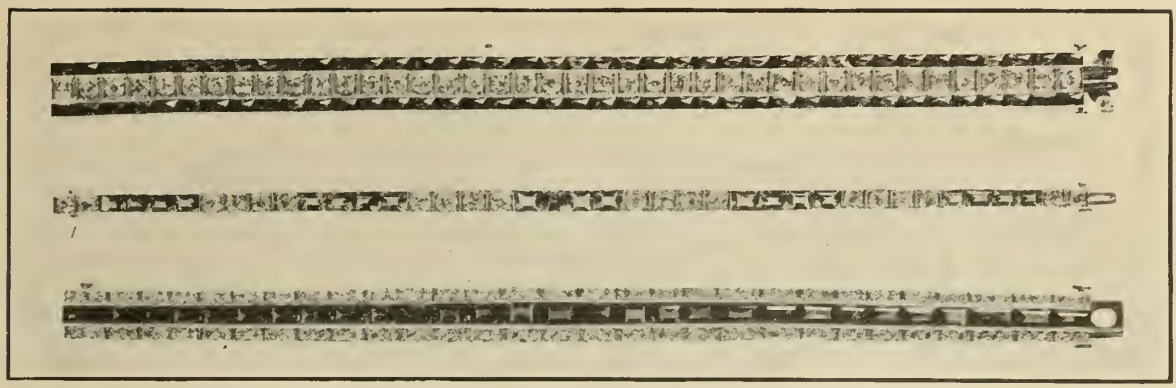
The last named is a much esteemed combination at this time. As many as four gem bracelets are worn on one arm, while a diamond and platinum watch bracelet, if not placed atop of them, is seen on the left arm. All of these are of the flexible type.

Paris and London are also wearing these flexible bracelets, in the smaller gems, for the simple day-time jewels, while those of the most elaborate design are *de rigueur* for evening wear.

As the importation of jewelry is taking the line of fashion abroad, both sides must conform to the one style



Flexible all-platinum bracelets, set with 35 large diamonds, 9 large and 36 small diamonds, and 29 large diamonds respectively.



Upper, 40 large diamonds and 80 French cut sapphires. Middle, 20 square emeralds, and 20 diamonds. Lower, 29 sapphires and 126 diamonds.

as much as possible—in the matter of bracelets as in other things. But while Paris and London fashions will be in evidence, there will be certain original evidences of American taste in the jewels worn on this side of the water.

Milady has enjoyed the admiration bestowed on her gem bracelets, and so, for less elaborate occasions, she may fancy the beautiful new bangle brecelets with gem settings, or she may incline toward the exquisite filigree work and leave for the gem conceit her birthstone. If her birthmonth be December, she will choose a chain of turquoise or lapis lazuli for day-time wear with her filigree bangles, and so follow the idea for any given month .

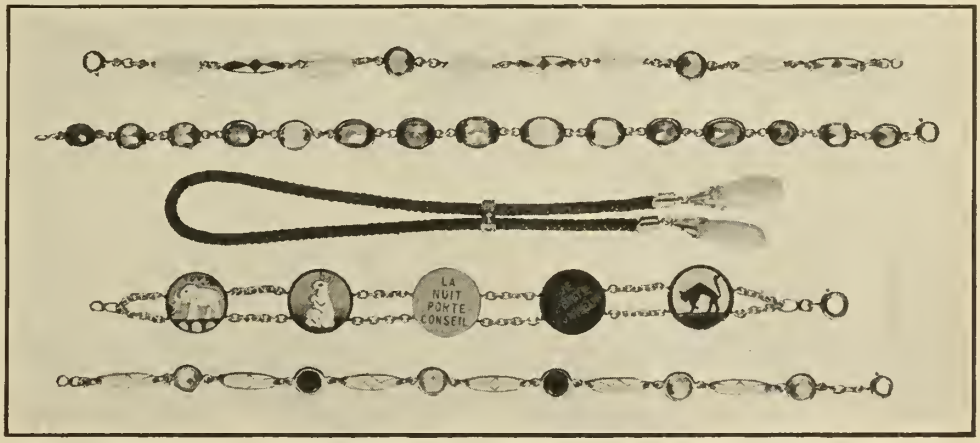
With reference to bangle bracelets—other than those circlets of small diamonds from which may be suspended gems in the form of a rabbit, elephant, dog, horse, or some charm indicative of a favorite sport—is the very slender bracelet in platinum, gold and silver; chased, plain or engine turned, that may be worn for almost every occasion, and for which the younger set have such a penchant.

Then there are the novelties, and the matter of novelty is becoming quite a factor in bracelets as well as other forms of jewelry.

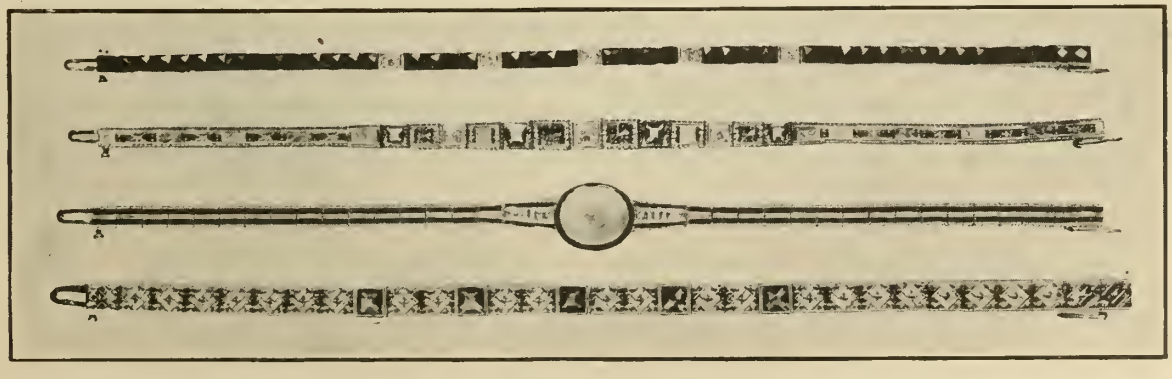
Noticeable among novelties are the chains of gems that may be combined to read as we will, each gem having its own particular interpretation. This is a particularly antique fad, having come down to us from our forefathers, by whom the gems were grouped so that the initial letters of their names formed all manner of pretty sentiments.

A very young miss will wear the slender chain of gold and enamel or platinum and enamel, holding an enameled gold disc, the one side displaying a rabbit in white on a pale blue background, while this same color background on the other side gives prominence to a black elephant.

For a presentation to a quite young girl is the bracelet made up of these enameled gold disc with a figure on



1. *Bracelet of colored enamel with oval crystal and one amethyst and one topaz.* 2. *Gold and fancy stones.* 3. *Black cord armlet with two jades, pendant at ends.* 4. *Child's bracelet with French charms.* 5. *Elliptical white enamel links and fancy stones.*



1, Platinum bracelet black onyx paved, with 5 dia monds. 2. Gold bracelet, hand engraved, 4 sapphires and 3 diamonds. 3. Gold and black enamel bracelet, one oval jade and 4 diamonds. 4. Hand pierced gold bracelet, 5 sapphires.

one side, the other engraved with some pretty sentiment. The bracelet so illustrated shows two of these engravings, the gold letters on a dark blue background reading: "Je porte bonheur"—I bring happiness; "La nuit porte conseul"—The night brings counsel. Such a mascot would not be taboo for day-time wear by her elder sister, who, however, considers this as much too "youthful" when in her evening gown. The latter, that she may display the fairness of her upper arm, fastens in place the black silk cord illustrated with its perfectly matched Chinese jade ornaments, mounted in platinum and the smallest of diamonds, or selects for her wrist the carved Chinese ornaments held together by small platinum links, with its pendant ornament to match.

Then there is the ever useful and beautiful jeweled slide. As utility pieces these cannot be bettered, since they may adorn a band for either the wrist or the upper arm. In one, two or three, on a black cord, they form a handsome neck band; or one may be adjusted to the ribbon of the dancer's slipper in the manner of an anklet.

In the plaque design for armlet decoration, the gem studded plaque takes the place of gems running all the way around the bracelet. This is quite practical, as, when well fitted either just above the elbow or on the wrist, the plaque will always remain attractively in view.

Apropos of novelties, I would be loath to leave unnoticed the Rosary bracelet illustrated. This is of a beautiful tone of rose gold, on which the perfect arrangement of a rosary is plainly traced.

The question arises as to whether the wearing of a number of bracelets is an exaggeration of the mode intended. We find that it is not at all, when we review the fashions of earlier periods. Not only were they worn either singly or in numbers, but a "single" bracelet was often, in itself, much more gorgeous than a number of our present-day jewels worn together. What would our up-to-date, twentieth century girl think of an armlet of gold, studded with gems, that would cover her arm from close to the hand halfway to the elbow; and held in place by an attached gold chain entwined about the fingers, while a jeweled ornament, a part of this chain decoration, rested on the back of the hand?

In the history of jewelery, bracelets have been important factors, as up to the time of the Restoration they were not considered strictly an ornament for women more than any other piece of jewelry, both sexes adorning themselves as suited their pleasure; and thus men and women vied with each other in the matter of arm ornamentation. In fact, if one goes back far enough, he finds that bracelets were originally, or at least predominantly, worn by men, and were, in a way, both their purses and their protection from the slash of an enemy's sword. When money was needed for a purchase, a piece of gold was cut off the bracelet and traded for the goods desired.

The insignia brought to David, upon the death of Saul, was his diadem and his bracelet.

It was not until the Puritanical Period in Britain that bracelets came to be regarded as essentially effeminate. Perhaps that is why men took so readily to the watch bracelet and universally acclaimed its efficiency—as in excuse to adopt again their former ornament.

As to bracelets for women, however, if there is any question whether they will be worn, it is only necessary to view the beautiful effect produced by them for those who have already taken up the vogue. They restrict themselves to no one type of womanhood, and to no one variety of taste, being available in every conceivable form, from the antique—showing quaint and artistic craftsmanship, lovely cameos, and gems of rare beauty—to the smartest and daintiest of modern novelties; from the most gorgeous combinations of diamonds and other gems in platinum, to the simplest of plain bangles.

The bracelet has truly come again; and there is every indication that its stay will be a protracted one.

Playing the Game

By B. C. Forbes.

Business is as much a game as golf or baseball or football.

Life itself is aptly likened to a game.

To win, to earn and enjoy the fruits of victory, you must play fair.

A cup or medal or other trophy is not the real prize the victor receives; the real prize, the real reward, is the satisfaction derived from superior, worthy achievement.

The more I see of rich men and the closer my insight into the workings of their minds and hearts, the more strongly convinced do I become that great wealth is no passport to happiness nor proof of true success.

Wealth is not the real prize of life, it is only a faction; indeed it does *not* carry with it genuine, trophy, a symbol, and may carry with it no satislasting satisfaction unless it has been won fairly, honestly, honorably.

It is an old truth, but it needs preaching every sunrise, so many do not know it, or, knowing it, do not heed it. If they could only be made to understand, if they could only see things in their true colors, if they could only peer into the hearts of many millionaires, they would order their lives more rationally and enjoy life more thoroughly.

To win out you must play the game every time.

"Look at So-and-So; he has everything he wants, yet everybody knows that he made his money by shady practices," you may reply.

Don't fool yourself that So-and-So has everything he wants. Do you imagine that he doesn't know how you and other people regard him? And do not think for a moment that he enjoys being looked at askance, or that he wouldn't exchange most of his ill-gotten gains to stand high with you and other people—and to stand high with himself.

There have been wholesale efforts to reap more than has been sown, to get more than has been earned, to tilt the scales unduly.

Sooner or later the profiteers and labor slackers will get their just reward.

The call is for the fellows who can be depended upon, under any and all circumstances, to play the game.

—Reprinted from
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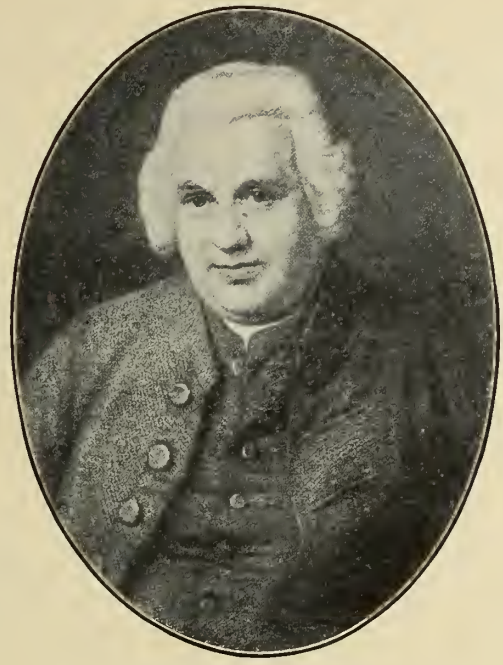
The Masterpiece of a Great Craftsman

Lever Escapement, Invented by a Pupil of the Great George Graham, at First was Only Lightly Esteemed

THE name of Thomas Mudge is justly famous in the annals of horology as that of the inventor of the lever escapement. A pupil of the master horologist, George Graham, and a workman of undoubted skill and ingenuity, yet it was perhaps a happy chance which lent to his name a more lasting fame than that of many of his no less ingenious contemporaries.



THOMAS MUDGE,
Inventor of the lever escapement.

The eighteenth century was a period of widespread activity and corresponding progress in the horological world. For nearly a thousand years the verge escapement had ticked away the moments unrivaled, first in massively constructed turret clocks and later in pocket watches. Inventors, however, were busily at work, and the technical literature of the day is filled with details of experimental escapements, some of which can hardly have gone beyond the paper stage, and others possessing merits which appear to have failed to win a fair measure of appreciation.

George Graham, worthy pupil of the famous Tompion, developed the cylinder escapement for watches from an idea of his master, and embodying the principles involved in a clock escapement somewhat upon the lines of the recoil escapement which had already struck the death knell of the verge, produced his dead-beat escapement for clocks.

It was the happy application of Graham's clock escapement to pocket watches by Thomas Mudge about the year 1753, that marked an epoch in horological progress and won lasting fame for this ingenious craftsman.

POSSIBILITIES OF LEVER ESCAPEMENT UNRECOGNIZED.

Neither Mudge himself nor his contemporaries were able, however, to foresee the almost universal triumph of the lever escapement which the passing of a century and a half has witnessed. Thomas Reid, in his "Treatise on Watch and Clockmaking," published at the beginning of the last century, describes Mudge's escapement as one "by no means suited for the execution of ordinary workmen as it requires more address than usually falls to their share"; and he concludes his brief notice of the escapement with the somewhat disparaging remark, "of late this principle of Mudge's has been adopted in many *common* pocket watches."

Mudge does not appear to have regarded the lever escapement as by any means a masterpiece, since he subsequently adopted for his marine timekeepers a very elaborate development of the verge escapement.

FORMER CRAFTSMEN FACED BIG PROBLEMS.

Although few watchmakers in these days have the opportunity of dealing with any escapements other than those in popular use, it may be of more than passing interest to give a brief description of the escapement on which Mudge lavished so much of his skill and ingenuity.

In these days of highly detached escapements and isochronously adjusted balance springs, the efforts of some of the early masters of the craft appear almost ludicrously elaborate, but it should be borne in mind that the horological problems that confronted them wore a very different aspect from that which they present to-day. The isochronal properties of the hairspring were not fully understood, nor is this surprising when it is remembered that escapements up to that time had been so largely subject to variation of motive power. Equalization of power, first by means of the "stackfreed" and later by the invention of the fusee, had enabled passable results to be obtained from so crude an escapement as the verge. Variations at the power end of the train having been as much as possible reduced, therefore, the energies of the inventors at this period were directed towards obtaining for the balance or pendulum an invariable impulse through the escapement. To this end the "remontoir" form of escapement had been introduced, the principle involved being that of utilizing the power of the train to wind springs or to raise weights which should in turn transmit to the balance a practically even impulse without regard to variation in the power applied by the train.

That the principle was one of considerable value is seen to-day in the modern gravity escapement, which for turret clock work at least stands unrivaled. While the sole credit for this invention is usually accorded to Lord Grimthorpe, the names of Mudge, Cummings and other workers from an earlier generation, from whose inventions the gravity escapement of to-day is but a short step, are often overlooked.

DETAILS OF MUDGE'S ESCAPEMENT.

It was this principle which Mudge adopted in designing his later escapement. The scape wheel, by means of the pressure of its teeth upon two curved pallets, bent or wound up two small hairsprings, which in turn gave impulse to the balance. The scape wheel, as will be seen in the accompanying illustration, was similar to the old verge crown wheel, except that the backs of the teeth were cut away to give clearance for the pallets. Like the verge crown wheel, also, it was fixed upon a pinion mounted horizontally between the plates, and was driven by a contrate wheel. The balance staff took the form of a double kneed crank sufficiently wide in its clearance to admit of its almost encircling the scape wheel, against the pinion of which undue motion would cause it to bank. The pallets were pivotted independently and cocentrically with each other and with the balance pivots. The pallets themselves were short curved arcs with a projection at the outer end upon which the scape teeth locked or came to rest. A pin projecting from each pallet arbor, coming into contact with a corresponding pin upon the upper and lower arms of the cranked balance staff, served the double

purpose of unlocking and transmitting impulse. The pallet springs were "set up," that is to say, they were adjusted so that the pallets tended to dip between the scape teeth, their movement in that direction being limited by a banking pin in the pottance. The force of the impulse given depended upon the tension or *set* of the pallet

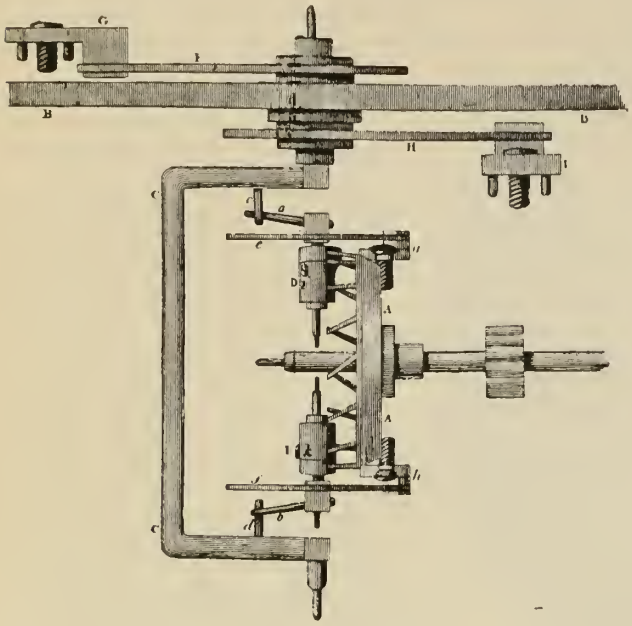


Fig. 1.
Complete elevation of Mudge's escapement, but without plates or pottance.

springs, the angular duration of the impulse being proportionate to the life imparted by the curvature of the pallet in its intersection with the scape wheel teeth.

MUDGE'S ESCAPEMENT IN ACTION.

The action of the escapement is exceedingly interesting, and will be readily understood by reference to the illustrations. Fig. 1 shows the complete escapement in elevation, but without plates or pottance. Fig. 2 shows the position of the scape wheel and pallets looked at from above, the two separate pallets with their hairsprings being shown in the supplementary sketches. It will be noted that in his efforts to secure isochronism Mudge used two balance springs, pinned in opposite directions, the one coiling up while the other uncoiled. The upper balance spring was fitted with ordinary curb pins for regulation, the lower one having a compensation curb device applied to it. The pallets in Mudge's original escapement were made of black flint highly polished, but ruby or sapphire pallets were used in some later escapements made upon the same model.

The action of the escapement is as follows: A scape wheel tooth falling upon the upper pallet slides down its curved surface, rotates it upon its pivots through a small arc, and finally comes to rest upon the hook-like projection. Meanwhile the balance is making its excursion in the opposite direction and carrying the lower pallet round freely with it. On its return excursion the balance, by means of the contact pins, unlocks the upper pallet, and carries it round free of the scape wheel while the lower pallet, by this time dipping into the scape wheel, is in turn forced back by an advancing scape tooth which locks at its extremity. This process is repeated alternately as each pallet is actuated, and since each pallet under the tension of its spring can follow up the balance on its return excursion beyond the point at which the unlocking contact was made, an impulse is conveyed. Obviously, the strength of the impulse will be entirely independent of the force applied by the train to the pallets, the only interference in travel of the balance being the slight check, subject to some amount of variation, given by the light locking. The impulse itself is of a peculiarly favorable type, being imparted without engaging or disengaging friction when the execution of the escapement is perfect.

REQUIRED GREAT NICETY OF EXECUTION.

An escapement constructed on these lines requires great nicety of execution, and a somewhat serious disadvantage is that four pivots instead of two are continually in action. The pivots of the pallets, as well as those of the balance, must be fine and cap-jeweled to reduce the injurious effects of pivot friction and adhesion.

Mudge himself was exceedingly successful with the escapement, but his son, even with the best workmen he could secure, was unable to equal the results obtained by his father, and the elaborate and costly construction of so intricate a piece of mechanism doubtless led to its being abandoned. Had it been simplified, as it might easily have been, and somewhat modified in construction, it might not have been so readily cast aside, since it contained principles of undoubted promise.

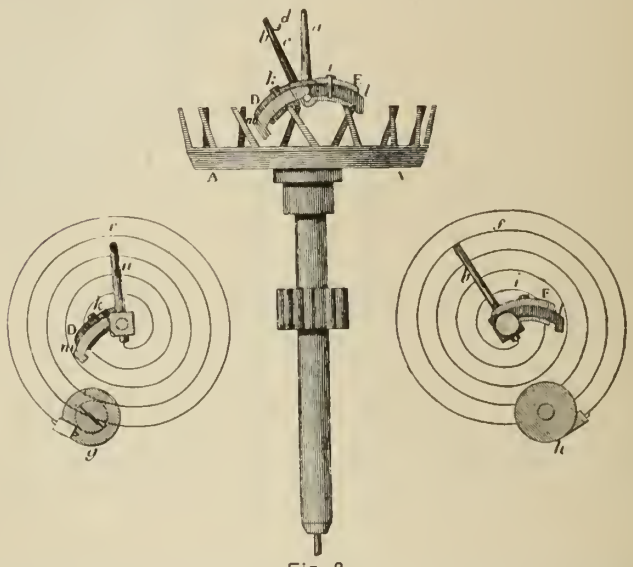


Fig. 2.
Wheel and pallets seen from above. The two separate pallets with their hairsprings are shown in the supplementary sketches.

It is virtually the gravity escapement as applied to a watch, hairsprings fulfilling the functions which in a clock would have been left to gravity. The escapement was the work of a genius, and although it has passed for ever into the oblivion of forgotten experiments, the construction of a model of so interesting and ingenious a horological invention would not be unworthy of the skill and efforts of the graduates of present day horological schools.

GIFTS THAT LAST

Wrist watches for ladies seem to diminish in size, but make up in richness, so that they become more and more an ornament, and, we are assured, not less a thing of utility. A tiny oblong watch has a small face set in a heavy frame of large diamonds, so that the effect at first glance is of a diamond ornament on a silk wristlet. Another attractive model from Paris has a small square frame of gold with hair line of black enamel and a diamond set low on each of the four sides surrounding the small gold face. Gold ciselle, or gold chasing, gives special character to a round tiny gold watch, which, with its exquisitely fine pattern etched in the gold face and outer rim of the watch, is reminiscent of the fine chasing seen on the hunting cases of the watches of mid-Victorian days.

Publicity and Diamonds

WHY so many people refuse to buy diamonds in their home town, is a question asked by large and small dealers in all parts of the country. The answer is very simple, writes Col. John O. Shepherd in "The Jewelers' Circular." They desire to escape the publicity that many jewelers give to their diamond sales and if you have the patience to follow me I'll prove it to you.

A jeweler with whom I discussed this question said: "All are proud of their diamonds and, I believe, they like to have people see them buying them as it indicates wealth on the part of the purchaser." When I asked how his trade was, he said it was very poor, which he could not understand.

I replied that there are three wants that govern the people in their purchase of diamonds. First, they want them; second, they want them perfect; third, they do not want anyone to know their cost, as the public idea of the value of diamonds is based on the price paid for them, and for this reason they prefer to buy them where their neighbors will not know what was paid for them. A large dealer in New York told me that he had a very large out-of-town diamond trade. When I asked him the cause, he said: "Too much publicity in their purchase at home and they often tell me they could do as well at home and would prefer to buy there, but the jewelers made their diamond sales so public that everyone in town knew all about it. Many people bought them as an investment and wished it kept secret, and for this reason they came to the city to buy."

Now, let me tell of the experience of a dealer who stands very high in the trade. I know his statement to be true and so would you if you knew him, and I trust you may gain profit from his story. He said: "When I bought this store it was doing a very large diamond business. It was an old-fashioned store with a small diamond room in the rear. I at once remodeled it, at considerable expense, putting in the most up-to-date fixtures and dispensing with the diamond room, as I did not believe in it. I made an elaborate display of precious gems in the usual horse shoe style of showcase, where everyone could see them. It was not long, however, before I noticed a great falling off in my diamond sales, for which I could not account. My stock was the largest in the city and I knew my prices were right.

"But, one day while pondering over this situation, a wealthy lady customer came in saying she wanted to look at diamonds. I at once made up my mind that I would wait on her and perhaps I might discover the cause of the decrease in my diamond sales. She took a seat at the diamond counter and asked to see a diamond La Valliere. I had a large stock of them and she soon selected one for which I asked $10,000, but just as I was about to close the sale one of her fashionable friends came in and sat down at her side. My customer showed her the La Valliere that she had selected and, without looking at it, her friend said: 'Why, my dear, surely you do not intend buying a La Valliere; they are no longer worn by the best people and have become quite popular with cooks and housemaids.' My customer thanked her lady friend for her information, and, thanking me for my trouble, said she would think it over.' Both took their departure, and as I saw that $10,000 sale walk out of the door, I woke up and next morning there were a lot of workmen in my store making some extensive changes and installing a diamond room in the front of the store that was not only fool proof, but a protection to myself and customers during the time of sales, and I am sure you will not be surprised that my diamond sales increased from that day. No more publicity in my diamond sales, and returning customers told me why they had left. A diamond room is not only a protection from curious and ignorant people but I found it much easier to make a sale as my customer's attention was not attracted by the going and coming of my patrons, and they felt a privacy and security from interruption that put them at their ease, and many times was I complimented for my diamond room."

There is another diamond room story that will remind you of the one I have just told you, because it *is so very different.*

The store was one of the finest I have ever been in. The idea was new and original, and the diamond room was the most prominent thing in the place. It was in the center of the store and was made of plain plate glass, and when a customer was in there it looked as if he were on public exhibition. When I spoke to the proprietor about it, he said: "Why, my customers like it and they feel that they are highly honored and in a class by themselves." I understood, however, it was not long before the customer in the glass diamond room could not be seen for the heavy silk curtains that protected him from the public gaze.

There is another warning and it is a good one. It was in one of the largest stores on the Pacific Coast, the proprietor of which did not believe in a diamond room. One of the clerks told me of an experience he had. He said: "One day I was showing a large fine diamond to a gentleman who had about decided that he would take it, when the President of one of the city banks came in and as he jarred by my customer, he slapped him on the back, saying, 'Hello, Bill, buying yourself a fine diamond?' My customer said: 'Oh, no, just admiring them.' As the bank president walked away, the customer said: 'I intended buying that stone if he had not seen me, for I can afford it, but I am asking a favor of that bank, and if he thinks I am buying diamonds I will not be able to get any accommodations from him." Every reader of this knows this to be true. A diamond room would have prevented this.

There is a fool stunt that is often pulled off by jewelers in small towns, where everybody knows the business of everyone else. I have seen it done more than once and that is to take the customer to the front door in order to flash the light of the diamond in his eyes and in a short time it is rumored around town that Bill Smith has bought a diamond for his wife. This, however, was only a supposition on the part of the gossips for it was also rumored that he had an affinity in another town. Do you wonder that Bill buys his diamonds away from home? When I see a jeweler doing this, I know that there is no fool killer in that town, for if there was there would be a crepe upon that jeweler's door.

When I have spoken of these things at the conventions, many jewelers have said to me: "I notice that very often a young man will ask me if he could not come to the store after we had closer or on a Sunday, as he wanted to buy a diamond engagement ring and did not want anyone to know it." I asked if they had ever noticed the bashful way in which a young man sneaks into the store to buy a wedding ring and the boastful way in which he comes for a ring for the first baby.

Very often I have seen people step up to the counter and look over the shoulder of a diamond buyer. It is such things as this that drive thousands of dollars away from the stores of dealers who cannot or do not offer any protection to their customers from the impertinent and vulgar people who often come into their store.

A diamond room is also a protection to a great extent against holdups and tray snatchers. Employes should be instructed to keep their eyes on the diamond room when you are in there with a stranger. It is also the part of wisdom to be careful about showing diamonds to strangers, especially in small towns.

The foolishness of placing a value upon diamonds sold by your competitors has been so thoroughly set forth by the jewelry associations that it is almost a thing of the past, and how you could place a value upon an article whose price is rising, while you are talking about it, is something I cannot understand, and where I too express my opinion of those who do this I would have to make use of some of Billy Sunday's most violent language, but will say if you are tempted to do it, why, don't. If you do, you know what you are without my telling you.

At a Texas convention some years ago I heard a traveling man tell an amusing story about the sale of a diamond. The mayor of a small town in that state bought a three karat diamond stud from one of the local jewelers, and as no one had worn such a headlight as that it created much excitement. The fire bells were rung to announce it. The clergyman spoke of it, as an indication of the refinement of the city, and the local papers boasted of it in great headlines as proof of the town's prosperity and of its coming greatness that would soon make of it the leading city of the state, if not of the country. A competitor of the jeweler who had sold the stud denounced it as a fake, and said he had doubts about its being a genuine diamond. The jeweler who had made the sale at once wrote to the dealer from whom he had purchased the stone informing him of the statement of his competitor. The dealer instructed his traveler to call on the knocking jeweler and fix up the matter. When the traveler came, he said to the jeweler: "You should not knock that diamond, you have some out of the same lot, that I sold you, and if the mayor's diamond is not genuine then yours are not, and you are putting our house in with crooks and fakers. The jeweler denied that he had knocked the diamond at saying: "All I said was that I did not believe it was a genuine 14k. stone, that it was only 10k. fine!"

Here is another one, and it is true at that. A Masonic lodge decided to give a diamond badge to one of its members. A committee called on one of the jewelers and made the purchase. Another jeweler in the town asked the committee to let him see it, which they did. He said: "Why, it's a fish eye, full of flaws, and I would be ashamed to sell a stone like that to a coal heaver. I can duplicate it for less than one-half what you paid for it." The committee at once called upon the jeweler from whom they bought it and informed him as to what his competitor had said. One of the committee was wearing a fine two carat ring that he said he had bought of the other jeweler. The jeweler who sold the badge asked for the loan of the ring, and taking it out of its setting, mounted it as a stud, and asked one of the committee to call on the other jeweler and get his opinion of it. The fool jeweler let loose at once, said it was rotten and could hardly be called a diamond, and when told what it cost said: "Some faker has robbed you. I have none in stock as poor as that but I will send and get you one for less than half what you paid for it." The owner of the ring called next day and forced him to refund the price of the ring and said that he would buy one off the jeweler he had denounced, and made a few remarks which that jeweler did not forget for some time.

Just one thing more and I'll ring off. No self-respecting jeweler should ever advertise "Diamonds reset while you wait." It is a reflection upon your own honesty and leads the public to think that this is customary among all jewelers.

I was once in the store of a jeweler out west when a woman came in to have a diamond reset and said that she would like to watch it being done. The jeweler returned it to her, saying: "Madame, you are in the wrong place, I am no crook." This was before the days of prohibition, and when she went out I invited him to go across the street and have a drink. He accepted the invitation.

Diamonds from Ocean Bed

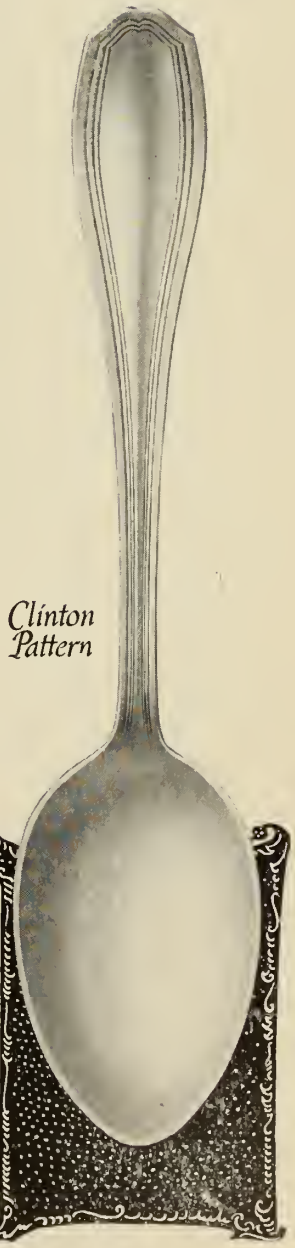
ACCORDING to a witer in "The Mining and Scientific Press," of San Francisco, Cal., South African diamonds originally rested upon the bed of the sea, and at the present time there is a huge deposit of the precious stones in the ocean off the African coast. Diamonds are now being dredged from the sea-bottom, but the original source has never yet been reached. The writer's interesting article follows:

"Various theories have been advanced as to the origin of these diamonds, but the theory to which facts appear most satisfactorily to lend themselves is that the diamonds are of sea origin. It is generally believed by geologists that primary deposits exist under the sea within the area between Possession Island and Pomona on the mainland. The stones already found by dredging in the sea are believed to have been thrown up on the floor of the ocean by volcanic action, while the stones on the mainland according to this theory have been washed up and carried by the wind in the drifting sand dunes. Another fact which geologists believe substantiates their theory is that the largest stones hitherto found have been picked up just south of Pomona, which indicates that the centre from which the gems were distributed is situated in closer proximity to the southern part of the Pomona claims than to any other section of the fields. Taking everything into consideration, they are led to believe that the Southwest African diamonds have been derived from primary deposits that lie buried beneath the sea somewhere in the neighborhood, and evidently to the south of Pomona.

"Experts are agreed that the diamonds are unlike those of any other known source—primary or alluvial—in the Union of South Africa. This view is indorsed by the Antwerp and Amsterdam cutters, who maintain that the stones in hardness and other physical properties more closely resemble the product of the Brazilion fields They are characterized by great brilliancy, even in the uncut state, and the quality is remarkably good. This accounts for the fact that, notwithstanding their diminutive size, great numbers of these stones have been absorbed by the world markets. In weight the diamonds range from 120 to 34 carats. The average size of diamonds produced in 1913 was 1/5 carat. The largest stones have been found in the Pomona and Ida Tal area. As regards color, diamonds of almost every conceivable hue are represented. Blue-white stones occur, but are on the whole rare. On the other hand, clear white crystals are very common and make up the bulk of the output. Many yellow, pink, dark red, purplish, bluish, green and black stones are also found. During 1913, the last full year before the war, the production amounted to 1,284,727 carats, valued at $13,132,250."

A WELL trimmed window is a good salesman always at your service.

WHEN you show your customers the long-wearing reliable silver-plate of Wm. Rogers & Son, they know you are offering them the very best at the price. Because a widespread and consistent advertising campaign is teaching them that Wm. Rogers & Son ware is the standard in medium-priced plate.



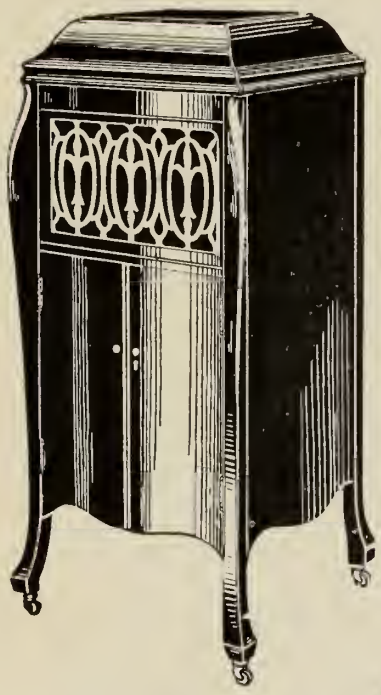
Clinton Pattern

"THE BEST AT THE PRICE"

Wm. Rogers & Son Silverplate

Made and Guaranteed by Wm. Rogers Mfg. Co., Ltd., Niagara Falls, Ont.

"The Highest Class Talking Machine in the World"



The "Nocturne" which sells at $268.00

Although You Might Not Think So—

It's What Happens After You Sell a Phonograph That Counts Most

JUST read this—and you will admit the truth of the above statement.

Any Phonograph might sound good in a Dealer's Showrooms—even to the point of earning a sale. Because every accessory is at hand to make it sound and look well. (Such as a spacious interior and attractive fittings.) The customer's inexperienced judgment and enthusiasm at the prospect of owning a new Phonograph is another *temporary* advantage to the dealer.

But the real test of a Phonograph comes *after* the buyer has had it in the home, played it numberless times, lived with it, had friends praise or criticize it.

Then it is that the Dealer *wins* or *loses* many future sales. If the Phonograph you sell be a Sonora—*You Win every time.* The Sonora is a builder of prestige for you.

THE INSTRUMENT OF QUALITY

Sonora

CLEAR AS A BELL

The Sonora owner becomes a Sonora enthusiast. And you will grant the fact that many a Phonograph sale can be traced to the unsolicited recommendation of an enthusiastic Phonograph owner.

Ample proof that Sonora Tone (the dominant feature of any Phonograph) is equal to its beautiful appearance lies in the fact that Sonora won highest honors for tonal quality over all other instruments at the Panama-Pacific Exposition.

Are you interested in representing such a high-class prestige-building instrument as the Sonora?

We would like to hear from YOU.

I. MONTAGNES & CO.

Sole Canadian Distributors of the Sonora Phonograph and Sonora Needles

Ryrie Building, Toronto

THE GOLDSMITHS' STOCK CO. Limited, Toronto

SELLING AGENTS TO THE JEWELRY TRADE

Phonograph Department

They'll be Glad

SOME jewelers, a good number of them, in fact, have handled phonographs for a number of years. Others, a probably larger number, have started the line comparatively recently.

It is about a year since THE TRADER having had its attention drawn to the success which was being made of this line in one or two instances, started to lay greater stress than usual on the opportunity lying waiting for jewelers in the establishment of phonograph departments. Possibly due in part to this publicity concerning a department to which all too little attention had heretofore been paid by the trade in general, a number of jewelers have undertaken to try the venture for themselves.

Up to the present, the instances of jewelers handling phonographs, which have come to our attention, have been those of several years standing—long enough to have proved beyond dispute that the game is a profitable one. It is possible, however, that during the coming year we may hear of the experiences of some more recent converts to phonographs.

However, there is one prediction that THE TRADER is willing to risk, concerning those who have entered upon the phonograph business this year: it is that when a halt is called to selling on Christmas Eve, and they look back over the business of the past season and the past year, they'll be glad they tried phonographs.

GIFTS THAT LAST

Use Your Dealer Helps

SOMEWHERE up in an out-of-the-way office of each big department store there is a man whose principal business is to prepare natty little folders with detachable order slips, and booklets showing the models of machine carried by that store, and postal dodgers, and all manner of artistic, snappy business-getters.

In another office, perhaps in the same city, there is a man whose duty it is to prepare similar material for use in selling the line of phonographs you carry.

Of the two, the latter is probably the more expert, since the number of phonographs he is supposed to assist in selling is much greater than the number the department store publicity writer could possibly dispose of, and his salary is correspondingly bigger.

The difference is, however, that when the first man produces a new job, the mailing department takes hold of it, and it is "shot out" to that great list of people who order by catalogue instead of buying in their own town.

The other man has no such list. His firm does business through established local dealers, and relies upon these dealers to have their own interests sufficiently at heart to supply the necessary knowledge of where to send the costly and efficient advertising matter, where it will do the most good.

But is it ever sent there?

How much of that gilt-edged material have you lying up on a shelf some place, covered with dust?

This stuff was made to use. With it you can beat the mail order house at its own game. With it you can sell machines and make money. But not if it lies on the shelf. Think it over.

GIFTS THAT LAST

Records Go Like Hot Cakes

ONE phase of the phonograph business of Mr. L. A. Jeanneret, described on the next page, is worthy of special mention. It is his record business. From the first this was good, running an encouraging average for all-the-year-round sales.

But the day before Christmas, last year, broke all records—"and then some." In that one day, in addition to what can be imagined his business would be in regular jewelry lines, he sold $211 worth of records.

When it is considered that Mr. Jeanneret's establishment is a small store in a small town, this becomes even more remarkable. Bit by bit, and month by month, it is becoming continually more apparent what profitable "pickings" there are in the phonograph line for the jeweler.

The Slogan Fits

THE great slogan which is fated to play so prominent a part in the development of the jewelry business in Canada. may well be made to embrace the phonographs in your store, together with the other staple articles of your stock.

Not many years ago, perhaps, the phonograhp was an ephemeral affair. Scarcely would one model gain recognition on the market than an improved type was produced to oust it. From squeaky atrocities, they progressed through all the various stages toward perfection. Not by the wildest stretch of the imagination could they be called "Gifts that Last." A new machine to-day was a back number to-morrow.

But now, what a difference!

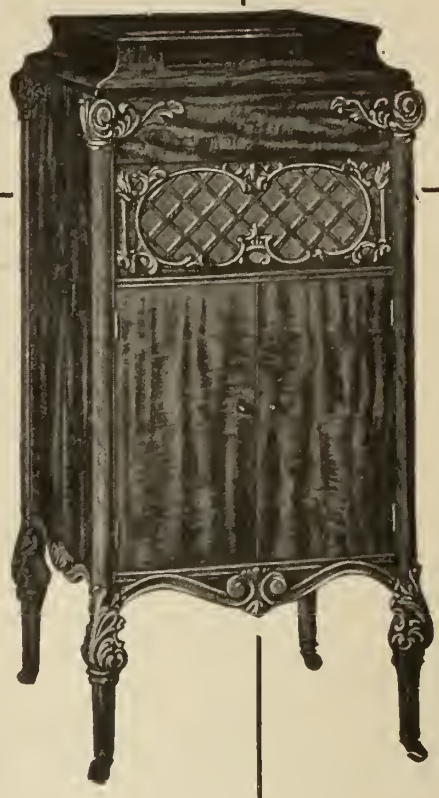
Perfection has not been reached, any more than perfection has been reached in any other line of human endeavor. But in many lines of progress, there seems to be a point beyond which any further improvement is a matter of small details at long intervals. The piano reached that stage many years ago; and while there is a tremendous difference between the spinet of early colonial days and the grand piano of to-day, there is practically nothing to choose between the piano of to-day, and that of fifty years ago—unless it be in favor of the fifty-year-old model.

Phonographs have practically reached that point. They are so near perfection that any further improvements in them will not relegate existing machines to the scrap heap. Their mechanism will last, their tone will last, their appearance and their popularity will last. They are, from every angle, "Gifts that Last," and as such the jeweler should be proud to display them in company with the best of his gifts.

Certainly no gift could be more welcome than phonographs, and it is equally certain that none is now more popular as a gift within the family circle.

Use the slogan in the sale of your machines. It fits; and it will help to sell them.

Your Profits Depend on the Phonograph You Handle



There is a model of this nationally-famed phonograph to meet every demand.

A PHONOGRAPH department is a big profit-maker, provided you handle the *RIGHT* phonograph — a phonograph that bears a universally accepted name—that has unquestioned merit — that sells on a basis of quality rather than price.

You can sell just as many Gerhard Heintzman Phonographs as you can sell of other and cheaper phonographs.

You will make more money per sale!

And the beauty of design — perfection of tone — superior merit of this supreme phonograph will win you customers you could never interest with an inferior instrument.

Half-a-century's musical experience and reputation are behind it. Piano craftsmen make it. Its singing throat is fashioned from genuine spruce—the same as is used in piano sounding-boards or the violins of the old masters. It is the only phonograph *expressly designed* to play all makes of disc records with the proper weight of the tone-arm.

We are willing to appoint exclusive representatives in certain centres. You are invited to write for our complete proposition.

Gerhard Heintzman Limited

Factory and Head Office - Sherbourne St., Toronto

The

Gerhard Heintzman

The Only Canadian-Built Phonograph
Awarded a Gold Medal in Open Competition

Phonograph Department Best Part of His Business

Elmira Jeweler Sells 100 Machines a Year Despite Competition from Three Music Stores—Has "Magnavox" to let Whole County Know He's in the Game

By N. R. Barbour.

THERE is a jeweler down in Elmira, Ont., who has long viewed with smiling unconcern THE TRADER'S efforts to convince the jewelry trade that there is more money in a phonograph department than most jewelers would dream of. This jeweler doesn't have to be convinced of it—not, at least, by anything that could be printed in these pages. He knows all about it. He has, so to speak, inside information on the subject.

He's selling phonographs at the rate of a hundred a year! And anyone who can think of anything more convincing than that has some imagination.

L. A. Jeanneret is the name of this enterprising jeweler, who fails to see that the trifling fact of running a jewelry store in a country town is any reason why a man should not collect a pile and retire some day. He may not admit it, but he's headed that way.

Mr. Jeanneret has been in the phonograph business for a little over four years, and already it is the best-paying department of his store—or so he considers it, making allowance for money invested, share of overhead, etc. He started in, in 1916, when the war wasn't looking any too rosy, by putting in a line of small portable machines. Business prospered in these, and Mr. Jeanneret began to do some tall thinking. He kept right on pushing them, and succeeded in building up a good connection, not only in Elmira, but in the country around the town. Then, when he thought people sufficiently educated to the idea of coming to him for machines and records, and when he had a nice, long list of prospects who had heard sufficient music on their portables to be convinced of the uses of the phonograph, he introduced cabinet machines.

His repair department he has also found to be an advantage. People find it more convenient to buy their machines from a man who is competent to look after repair work as it should be looked after.

Now he has a large business in machines, records, and accessories.

It must not be imagined that the stage was all set for Mr. Jeanneret to go in and make a clean-up. If you're inclined to think, "That's all very well in Elmira, but there are umpteen phonograph dealers already in my town to spoil the game for me"—if you're inclined to think that, forget it. Mr. Jeanneret has competition from *three music dealers and a local phonograph manufacturer;* but in spite of them all he's tucking away annual profits on phonographs to an extent which most men would consider a nice, comfy salary. And for him *it's all velvet.* Every cent of it is strictly over and above his potential makings out of his jewelry business. The latter hasn't suffered in the least from the time, money, and attention he has given the phonograph department. In fact, it has . . . but I'll tell you more about that later.

As was mentioned, he started with portables, educated his customers (and incidentally himself) to the idea of phonographs in a jewelry store, and then graduated to cabinet machines. Now he handles nothing but cabinet models—aristocratic chaps, strong on good looks, *"beaucoup swank!"* —and also *beau-*

You should handle Phonographs

Because—

2. You have the Customers

who represent the greater part of the spending power of your community. They constitute an already-established clientele, and are just waiting to be sold phonographs. Will you oblige them?

coup cash. That's the chief beauty of cabinet models—sell a few and you've made a killing.

Knowing a little about the price at which cabinet models sell ($150 is a fairly conservative estimate), and also about the profit allowed the dealer under the fixed price schedules generally prevailing, I started in to figure out what Mr. Jeanneret is making per year on this infantile sideline of his. It's a husky infant. The figures made me dizzy. They were enough to persuade one to go right out into some country town and open up a jewelry store—for the purpose of selling phonographs.

It is not considered polite to mention profit percentages in print; but anyone who does not now handle phonographs, and who is as curious as I was curious concerning Mr. Jeanneret's private affairs, can get a pretty good basis to work on by the simple procedure of making the customary enquiries concerning terms from any of the regular manufacturers or agents selling phonographs to the jewelry trade. I don't think Mr. Jeanneret would mind. In fact, he's rather proud of his pet department—and well he may be. Remember, he sells *a hundred a year*—more this year, he hopes.

Another point on which I was curious was whether he worked himself thin getting out after business in this line. It was rather a shock to discover that he didn't go out after it at all—not physically, in any event. He makes use of advertising dodges a-plenty, but when it comes to chasing about the countryside drumming up prospects and all that sort of thing—well, he merely doesn't. Plenty of jewelers find this not only profitable, but exceedingly pleasant in the summer months, ambling about in a flivver with a well-swathed cabinet and a bunch of records in the rear seat. Mr. Jeanneret, however, finds it just as profitable to be in the shop to handle the business when it comes in to him, which seemingly it does. You can have it either way, apparently, and still make money.

Of course he uses dealer's helps. As he figures it, they're made to sell phonographs, and consequently should be used for that purpose. They do it, too.

But he has another "stunt"—and the most amusing part of this stunt is that, although costly, it has paid for itself directly as well as helping to bring him a lot of business.

It is a magnavox.

For the benefit of non-phonographing jewelers, I may explain that a magnavox is a sort of infernal machine invented for the purpose of catering to our modern human weakness for having our noises loud. I do not know whether any statistics have been compiled as to the results of a competition between a magnavox and a drumfire barrage, but my money would be on the magnavox.

Mr. Jeanneret bought himself one of these contrivances, and now the only man within rifle range of the 'own who doesn't know that Mr. Jeanneret handles phonographs is one who has been deaf for several years. That, at least, is the local legend. You can take it or leave it. Mr. Jeanneret failed to tell me how many others have gone deaf since, as a result of the magnavox. His own hearing is still pretty good. He can hear a customer say "I'd like to hear one of your phonographs" every time.

(*Continued on page* 98.)

Knighthood Still in Flower

Instances of where the co-operative movement among jewelers has proven of immediate, material benefit, have not been unusual, but perhaps the most striking testimony to the value of the association work was given at one of the recent Western conventions. A retailer in a farily large city said he wished to give his experience, and it was in something like the following terms: "I had been in the jewelry business about seventeen years and was ready to quit. I had done everything I could, but fate seemed to be against me. I had seen my little capital dwindle away and my store going from bad to worse, until I was compelled to admit I was beaten. I made up my mind to shut up shop and look for a job.

"When I told my wife of my decision, she said, 'I've heard you talk of this association business. Why don't you ask some of the others what you should do?' That struck me as a wise remark, and the next day I called up the President of the Association in our city. He asked me to come over to his store and heard my story. Then he called up the Vice-President and asked him to come over. The three of us reviewed the whole situation, I showed them my books and confessed I couldn't see any hope. They pointed out how I had been selling goods too cheap and doing repairs too cheap, showed me how to keep track of my stock and told me to go back, buy some new goods, and start afresh. But I replied, 'I can't get any goods. My credit is gone and the wholesalers won't sell me a dollar's worth without the cash.' Their answer to this was: 'Then come over to our stores any time you want any goods. We will give you anything you want any time.'

"Well, that sounded pretty good to me, and I accepted the offer. I fixed up the shop, made as good a showing as possible, and every time I struck a snag, I called up either one of the other two jewelers. Trade seemed to brighten up at once, and I began to see I could make some money. Since that time things have gone along like a song. I made some money last year, and I've made a good deal more this year. I pay cash for all my bills now and take my discounts. I have a balance in the bank, and I feel as if I had some interest in the community. I can't express the feeling I have toward the Association, but you can all understand that I owe everything to it, and I wouldn't miss one of these meetings on any account."

If there had been no other result of the movement but the transition of one man from a position facing ruin to one of financial independence, it would be enough to justify the existence of the Association. And it certainly is cheering to the officers to hear testimony of such a character.

It is a cause of still further gratification to find in the trade such a high standard of idealism as evidenced in the two retailers who came so quickly and effectively to the aid of a brother in distress. That is something to be proud of. It means something to an organization to have officers of that type. With such men at the helm, the outlook for the future can hardly be other than bright.

Operating Accounts for Retail Jewelers

PART IV.

(From Bulletin 15 of the Harvard Bureau of Research).

HAVING analysed the various items of income and expenditure, etc., in the past three instalments of the bulletin, there remains to be demonstrated the use to which the various record sheets are put after items have been accounted for in their proper accounts.

RECORD SHEETS.

The following record sheets—daily, monthly, and yearly—can be used by the retail jeweler who does not keep double-entry books. In addition to these sheets, the jeweler will have records of his accounts with creditors and with customers. Reproductions of these sheets will be found in the first articles of this series.

On the Daily Record Sheet, the individual cash transactions of each day are recorded. This sheet is a substitute for a cash book and is recommended only for those jewelers who prefer it to an ordinary cash book. On the Monthly Record Sheet, the entries on the daily sheet are summarized day by day. There is one line for each day in the month, with a separate column for each item under Cash Received, Cash Paid Out, Accounts Receivable, Accounts Payable, Equipment, Expense, and all the other accounts. At the end of the month the totals of the columns give the results of the month's business.

The monthly totals on the Monthly Record Sheet are entered at the close of the month on the Yearly Record Sheet which has one column for each of the twelve months, and a final column for yearly totals. One of the special features of this yearly sheet is that it makes it easy to compare sales and some of the expense items month by month.

Daily Record Sheet.

On the Daily Record Sheet, cash received and cash paid out are entered. One sheet is used for each day. The left-hand side of the sheet is used for entering cash received, the right-hand side for cash paid out. The balance of cash on hand is recorded at the bottom. Under *Cash Received,* entries are made for each item of cash received except the individual cash sales of merchandise and cash receipts for repairing and engraving, which are entered as totals at the end of the day.

Thus, if a customer settles his bill by sending a check, the customer's name is written on the first line, under *Cash Received,* and the amount received is entered in the *On Accounts* column. Another customer pays his bill in cash. On the next line his name and the amount are similarly entered. If the proprietor takes merchandise from the store for personal use, it is recorded on the next line and the amount is also entered in the *On Account* column. Perhaps some old jewelry, gold or silver, has accumulated and is sold to a refiner; then on the fourth line is entered "Old gold and silver," and in the column headed *Other,* the amount received. In this column for *Other* receipts is also entered the amount received for equipment sold and for sundry receipts. Each item is listed so that he individual entries included in this *Other* column can be transferred to the proper column on the Monthly Record Sheet. At the end of the day of each of these columns is totaled.

Total cash sales, as shown by the cash register, cash sales slips, or other means, is entered on the line designated. *Total cash received from repairing and engraving* is entered on the next line.

The sum of *Total "other" cash received, Total cash received on accounts, Total cash sales,* and *Total cash received from repairing and engraving* is the *Total cash received* for the day.

During the day money is paid out for expenses, on accounts, and for various items. The record of the money paid out is entered on the right-hand side of the Daily Record Sheet. To illustrate: A check is sent to a wholesaler in settlement of an account. On the first line under *Cash Paid Out* the wholesaler's name is written and the amount paid is entered in the column headed *On Accounts.* The amount of the cash discount taken on the bill is entered in parenthesis after the wholesaler's name. Later in the day a check is sent for the rent. On the second line is entered "Rent," and the amount goes in the column headed *Expense.* Then a telephone bill is paid. On the third line is written "Telephone," and the amount is entered in the *Expense* column. For convenience, the cash paid out for labor, materials, and other repairing and engraving expense is also entered in the *Expense* column.

The expressman delivers incoming merchandise which has been sent on a special order. This express charge is paid for in cash. Since this is not an expense, but a part of the cost of merchandise, the entry on the fourth line reads: "Express on incoming merchandise," and the amount is entered in the column headed *Other.* Cash is paid to a customer for merchandising returned. The entry for this transaction reads: "Returns and Allowances," and the amount is also entered in the column headed *Other.* Under *Cash Paid Out* in the column for *Other* are also entered the amounts paid for equipment and other sundry expenditures. Each item is listed so that the individual entries included in this *Other* column can be transferred to their proper columns on the Monthly Record Sheet. The explanation of accounts given in the first part of this bulletin, and the index, indicate under which heading each item is entered.

The sum of *Total "other" cash paid out, Total cash paid on accounts,* and *Total cash paid for expense* is the *Total cash paid out* for the day.

At the bottom of the Daily Record Sheet is entered first the amount of cash on hand (in the bank and in the store) at the beginning of the day. On the next line is entered the total cash received during the day—the total of the entries on the left-hand side of the sheet. These two items are added and the sum is entered on the next line. On the fourth line is entered the total cash paid out during the day—the total of the entries on the right-hand side of the sheet. On the next line is entered the amount of cash on hand (in the bank and in the store) at the end of the day. The sum of these two items, which is entered on the last line, should check with the *Total cash to be accounted for* already entered on the third line.

Monthly Record Sheet

For making entries on the Monthly Record Sheet the sheets are first arranged so that the page beginning with Cash Sales faces the page containing the Expense items. The page beginning with Cash Sales is on the left; the Expense page on the right. These two pages provide for

IT IS HERE!—

A Line of Rings Different at Last!

"We Want Something Different!" has been the cry of the jobber, retailer and travelling man for the past five years. To satisfy this long-felt demand, the J. I. Shank Co. are manufacturing a high-grade line of settings and stone-rings in Green and White Gold, and Platinum.

SOLD THROUGH JOBBERS AND MANUFACTURERS ONLY

Ask for Approbation Selections

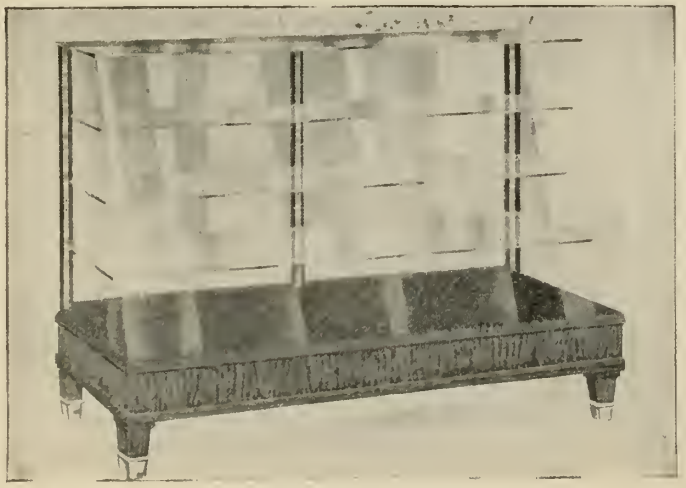
J. I. SHANK CO.

"A Canadian Organizat on"

Lombard Bldg., 70 Lombard St., TORONTO

Kent-McClain Limited

(TORONTO SHOW CASE CO.)



DRESDEN SLANT

The "Dresden Slant"

provides adequate display for many articles which cannot properly be shown in a regular Jeweler's Case.

181-199 Carlaw Ave., Toronto

a complete record for one month. Each line is for one day—thus the first line is for the first day of the month and the tenth line is for the tenth day, as shown by the numbers in the column headed Day of Month. On these two sheets are entered all receipts and expenditures that are made during the month.

The daily Cash Sales are entered in Column A. The cash received for repairing and engraving is entered in Column B, the cash received on accounts is entered in Column C, and the cash received for the sale of equipment or for sundries is entered in Column D. These are totals of the entries on the Daily Record Sheet. Column E, the sum of Columns A, B, C, and D is the total cash received for the day.

In the Cash Paid Out section entries are made at the end of each day from records on the Daily Record Sheet. The Total Cash Paid for Expense during the day, as shown on the Daily Record Sheet, is entered in Column F. The daily total of Cash Paid On Accounts, also shown on the Daily Record Sheet, is entered in Column G. The entries for the other columns are obtained from the individual entries on the Daily Record Sheet. A separate total is worked out from the Daily Record Sheet for Cash Allowances and entered in Column H; similarly totals are worked out for Inward Freight, Express, and Cartage, entered in Column J; and for Cash Purchases of Merchandise, in Column K. Cash paid for sundry expenditures, listed on the Daily Record Sheet, is totalled and entered on this Monthly Record Sheet in Column L. When the entry is made in Column L, an entry is also made in another column, according to the nature of the expenditure. If cash is paid out for equipment, for example, the amount entered in Column L is entered also in Column 20, Equipment. If cash is paid out for repairs to the building that the proprietor owns, the amount is entered in Column L, and, for convenience, is also entered, and circled, in Column 19, Sundry Expenditures. The sum of Columns F to L, the total cash paid out for the day, is entered in Column M. Column N is for Cash on Hand, shown on the next to the last line of the Daily Record Sheet. The entry for Column N on the last day of the month is the amount which is transferred to the Yearly Record Sheet. This column, of course, shows no total.

The next section is for Accounts Receivable—the amount due for merchandise sold to customers on account. In Column O, the amount of the total charge sales for the day, as shown by the charge sales slips or other records, is entered. In Column P is entered Total Cash Received on Accounts during the day, as shown by the Daily Record Sheet and by the entry in Column C. Whenever a bad debt is charged off as uncollectable and entered in Column 14, the amount is also entered in Column P. The total amount of credit allowed to customers for merchandise returned during the day is entered in Column R. If the business is strictly cash, Columns O, P, and R are not used.

The next esction is for Accounts Payable—the amount owed to manufacturers and wholesalers for merchandise bought on account. In Column S, the total Credit Purchases of Merchandise are entered day by day. When a manufacturer or wholesaler gives the retailer a credit allowance for defective merchandise, the amount of this allowance is entered under Credit Purchases of Merchandise, Column S, and the entry circled to show that it is to be subtracted from the total purchases at the end of the month. When equipment is purchased on credit, the amount is entered in Column T, Other Credit Purchases. In Column U, Total Cash Paid on Accounts, as shown by the Daily Record Sheet, is entered. This is the same amount that is entered in Column G. Column V is for Cash Discounts Taken. The amount of cash discounts taken on each bill is entered in parenthesis on the Daily Record Sheet after the name of the creditor to whom payment is made. The total cash discounts taken during any one day for entry in Column V is easily determined from the Daily Record Sheet.

The right-hand page of the Monthly Record Sheet provides columns for itemized expenses. The colums are numbered and also have headings to correspond to the items listed on the Yearly Record Sheet. Entries in these columns are made from the items that are listed on the Daily Record Shet under cash paid out for expense. The sum of these entries, Total Cash Paid for Expense, is the same amount that is entered in Column F. For example, suppose that the Daily Record Sheet for the first day of the month shows that $80 was paid for rent and $2 for telephone. Then $80 is entered on the first line in Column 7, Rent, and $2 is entered on the first line in Column 13, Miscellaneous. If this is the only expense incurred for the day, these are the only entries for the day on this side of the Monthly Record Sheet. On the tenth of the month, to give another example, suppose that the Daily Record Sheet shows that $30 was paid for salesforce wages, $15 for boxes, $6 for advertising, and that the proprietor took $10 in cash and $5 worth of merchandise for personal use. The $30 for salesforce wages is entered on the tenth line in Column 1. The $15 paid for boxes is entered on the tenth line in Column 3; and the $6, for advertising, on the same line, in Column 2. The amount of cash and the value of the merchandise taken by the proprietor, $15, is entered on the tenth line in Column 5.

When a customer fails to pay and there is no longer likelihod of collection, his account is charged off, and the amount is entered in Column 14, Bad Debts. The same amount is entered in Column P in the Accounts Receivable section of the corresponding Monthly Record Sheet, since in charging off the debt the balance of Accounts Receivable is reduced.

Retail jewelers are occasionally troubled by the separate columns for selling and for buying and management. A rough-and-ready method used in some small stores is to enter in Column 5, Buying, Management, and Office Salaries, the cash that is withdrawn by the proprietor, and also the retail value of the merchandise taken from the store for his own use. The division of the proprietor's salary between these different accounts may be made at the end of the month or at the end of the year.

Some retail jewelers do considerable repairing. When possible, the receipts from repairing are kept separate from the sales of the rest of the store. These receipts are entered in Column 15, and the amounts paid for labor and supplies used in repairing are entered in Columns 16 and 17.

Columns 18 and 19 are for receipts and expenditures not a part of the regular retail business. For example, the cash received from the sale of old gold and silver, as shown on the Daily Record Sheet, and already entered in Column D as a sundry receipt, is also entered on the Monthly Record Sheet in Column 18. If the retailer owns the building that he occupies, any expenditures such as those for repairs, insurance, and taxes on the building and interest payments on mortgages are entered in Column 19.

The last column, Equipment, shows the purchases and sales of equipment. For example, if a show case is purchased for $100 and paid for in cash, then $100 is entered under Other Cash Paid Out, Column L, and also under Equipment, Column 20. To give another example, if a cash register is purchased on credit, for $175, this amount

is entered in Column 20, Equipment, and also in Column T, Other Credit Purchases, on the corresponding Monthly Record Sheet. Thus it become an account payable. When this account is paid, the amount, $175, is entered under Other Cash Paid Out, Column L, and also in Column U, Paid On Accounts. But the amount is not entered a second time in the Equipment column. Whenever a piece of equipment is sold, the amount that is received is entered under Equipment, Column 20, and circled to show that it is a receipt. This circled entry is deducted, at the end of the month, from the total of the other entries in the Equip- column. The amount received from the sale of equipment is also entered as Other Cash Received, Column D.

The columns on the Monthly Record Sheet, except Column N, are totaled at the end of each month and the totals transferred to the Yearly Record Sheet.

Yearly Record Sheet

The Yearly Record Sheet has one column for each month of the year and a final column for yearly totals. The entries in the January column are obtained from the totals of the columns on the Monthly Record Sheet for January. The entries in the February column are obtained similarly from the Monthly Record Sheet for February.

Cash Sales is the total of Column A on the Monthly Record Sheet.

Charge Sales is the total of Column O in the Monthly Record Sheet.

Gross Sales is the sum of total Cash Sales and total Charge Sales.

Returns and Allowances is the sum of the totals of Column H, Cash Allowances, and Column R, Credit Allowances, on the Monthly Record Sheet.

Inventory of Merchandise at Beginning of Year is the value of stock on hand at the beginning of the business year. This item ordinarily is entered once only for the year, at the beginning of the first month. There is no monthly entry.

Cash Purchases of Merchandise is the total of Column K on the Monthly Record Sheet.

Credit Purchases of Merchandise is the total of Column S on the Monthly Record Sheet, with the amounts circled subtracted.

Total Purchases of Merchandise is the sum of total Cash Purchases of Merchandise and total Credit Purchases of Merchandise.

Inward Freight, Express, and Cartage is the total of Column J on the Monthly Record Sheet.

Cash Discounts Taken is the total of Column V on the Monthly Record Sheet.

Inventory of Merchandise at End of Year has an entry but once a year. There is no monthly entry. This entry is made after inventory is taken at the close of the year.

The monthly entries on the Yearly Record Sheet for items of expense are obtained directly from the Monthly Record Sheet from Items 1-20 with the exception of two or possibly three entries. If the store is owned, the amount charged to Rent, is entered in the Yearly Totals Column without monthly entries.

Depreciation of Store Equipment has an entry only at the time depreciation is taken, ordinarily once a year.

Interest on Capital-Owned ordinarily has an entry but once a year.

Repairing and Engraving Receipts, Salaries and Wages, and *Suplies and Other Repairing and Engraving Expense* are the totals of Columns 15, 16 and 17 on the Monthly Record Sheet.

Sundry Receipts is the total of Column 18; and *Sundry Expenditures* is the total of Column 19 on the Monthly Record Sheet.

Interest and Rentals Earned also has an entry but once a year. There is no monthly entry. The amount charged to the business annually for Interest on Capital-Owned is entered here, as is also the rent charged to the business on the owned store.

Income and Excess Profits Taxes has an entry but once a year. There is no monthly entry.

Dividends, Sharings, or Withdrawals has an entry ordinarily but once a year. There is usually no monthly entry. If the proprietor withdraws from the business, either in value of merchandise taken for personal use or in cash, more than he would have to pay someone else for doing his work, the extra amount is entered here as Proprietor's Withdrawals.

The balances at the bottom of the Yearly Record Sheet show the condition of the business month by month and furnish the information that is necessary for making out the Balance Sheet. The balance of Accounts Receivable is determined at the end of each month in the following manner. The balance of Accounts Receivable at the end of the preceding month, as shown on the Yearly Record Sheet, is added to the Charge Sales for the month, the total of Column O, on the Monthly Record Sheet. From the sum of these two items is subtracted the sum of the totals of Columns P and R on the Monthly Record Sheet. The remainder is the balance of Accounts Receivable at the end of the current month.

The balance of Accounts Payable is similarly determined. To the balance of Accounts Payable at the end of the preceding month, as shown on the Yearly Record Sheet, is added the Credit Purchases for the month, the total of Columns S and T on the Monthly Record Sheet. From the sum of these three items is subtracted the sum of the monthly totals of Columns U and V on the Monthly Record Sheet. The remainder is the balance of Accounts Payable at the end of the current month.

The entry for Cash on Hand on the Yearly Record Sheet is the Cash on Hand the last day of the month on the Monthly Record Sheet.

The entry for Equipment on the Yearly Record Sheet is determined in the following manner. The entry for Equipment at the end of the preceding month, as shown on the Yearly Record Sheet, is added to the equipment purchased during the month, the total of Column 20 on the Monthly Record Sheet. From the sum of these two items is subtracted the sum of the circled entries in Column 20, that is, equipment sold during the month. The remainder is the value of equipment on hand at the end of the current month. To determine the entry for equipment in the December column, the amount allowed for Depreciation of Store Equipment is also subtracted. This allowance for depreciation has already been entered above in the Yearly Totals Column.

Profits and Loss Statement

The entries on the Profit and Loss Statement are obtained from the Yearly Totals Column on the Yearly Record Sheet. The item Net Sales is Gross Sales less Returns and Allowances. Purchases of Merchandise at Billed Cost is Total Purchases of Merchandise, shown in the Yearly Totals Column. The method of obtaining the entries for Cost of Merchandise Sold, Gross Profit, Net Profit, and Surplus for the Year is explained in the first part of this bulletin. Sundry Revenue (Net) is the difference between Sundry Receipts and Sundry Expenditures. The rest of the entries are obtained from the Yearly Totals Column on the Yearly Record Sheet.

To the Jewelers of Canada

WE HOPE YOU, ONE AND ALL, HAVE HAD A SUCCESSFUL YEAR
MAY YOU AND YOURS ENJOY A VERY MERRY CHRISTMAS AND A HAPPY AND PROSPEROUS NEW YEAR

P. W. ELLIS & CO.

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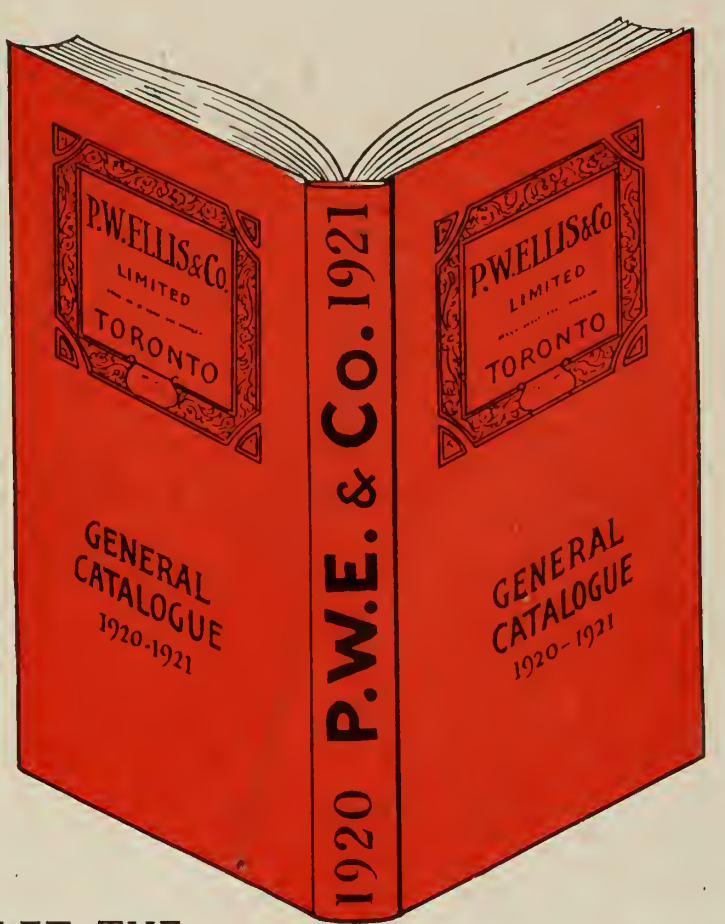
Toronto, Canada



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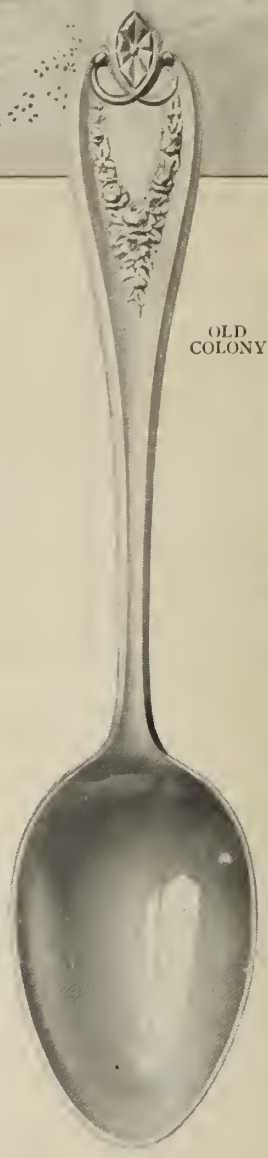

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	¾ Opening	85DE	76.00	Sabot

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Series "DE"		15 Jewels Cat. No.	15 Jewels	Telegraph Code	7 Jewels Cat. No.	7 Jewels	Telegraph Code
14 Karat	Full Open Face	5415DE	$72.00	Sleep	5410DE	$63.00	Slate
	¾ Opening	5465DE	72.00	Slide	5461DE	63.00	Slaugh
10 Karat	Full Open Face	5215DE	67.00	Sledge	5210DE	58.00	Slip
	¾ Opening	5265DE	67.00	Sleet	5261DE	58.00	Sloam
Gold Filled	Finest "Waltham" Quality, Full Open Face	5015DE	54.00	Slight	5010DE	45.00	Sloth
	¾ Opening	5065DE	54.00	Slim	5061DE	45.00	Sloven

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